THE SATURDAY EVENING POST

A[illegible] Weekly
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APRIL 25, '14 5c. THE COPY

The First Year—By William Jennings Bryan

THE DEALER SAYS:
"They dont come back so often, but they do come back for more
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Firestone
THE CAR OWNER SAYS:
"I'm strong for Firestone TIRES and RIMS because they add to the pleasure and economy of motoring"
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The ROW—An English style. Coat an inch shorter than The Poole. Single-breasted 3-button, full lined, soft-roll lapels, regular pockets, natural shoulders, semi-form fitting. Vest and Trousers—See description under "The Budd."

The BUDD

The POOLE

The BUDD—A "Nothing" suit—unlined, no-pad shoulders—an example of garment now much in vogue; easy, cool, comfortable, stylish. Coat—3-button, soft roll, patch pockets, full skeleton. Vest—"Athletic" style, full skeleton, or "Olympic", with extra large armholes to give greater ease in movements of arms and body. Trousers—medium width, with cuff about 2½" above heel of shoe.

The POOLE—An ultra-smart model. Semi-English, single-breasted 3-button, soft-roll front, semi-form fitting coat. Vest—5-button "Athletic", or "Olympic", as described above. Trousers—Same as "Budd."

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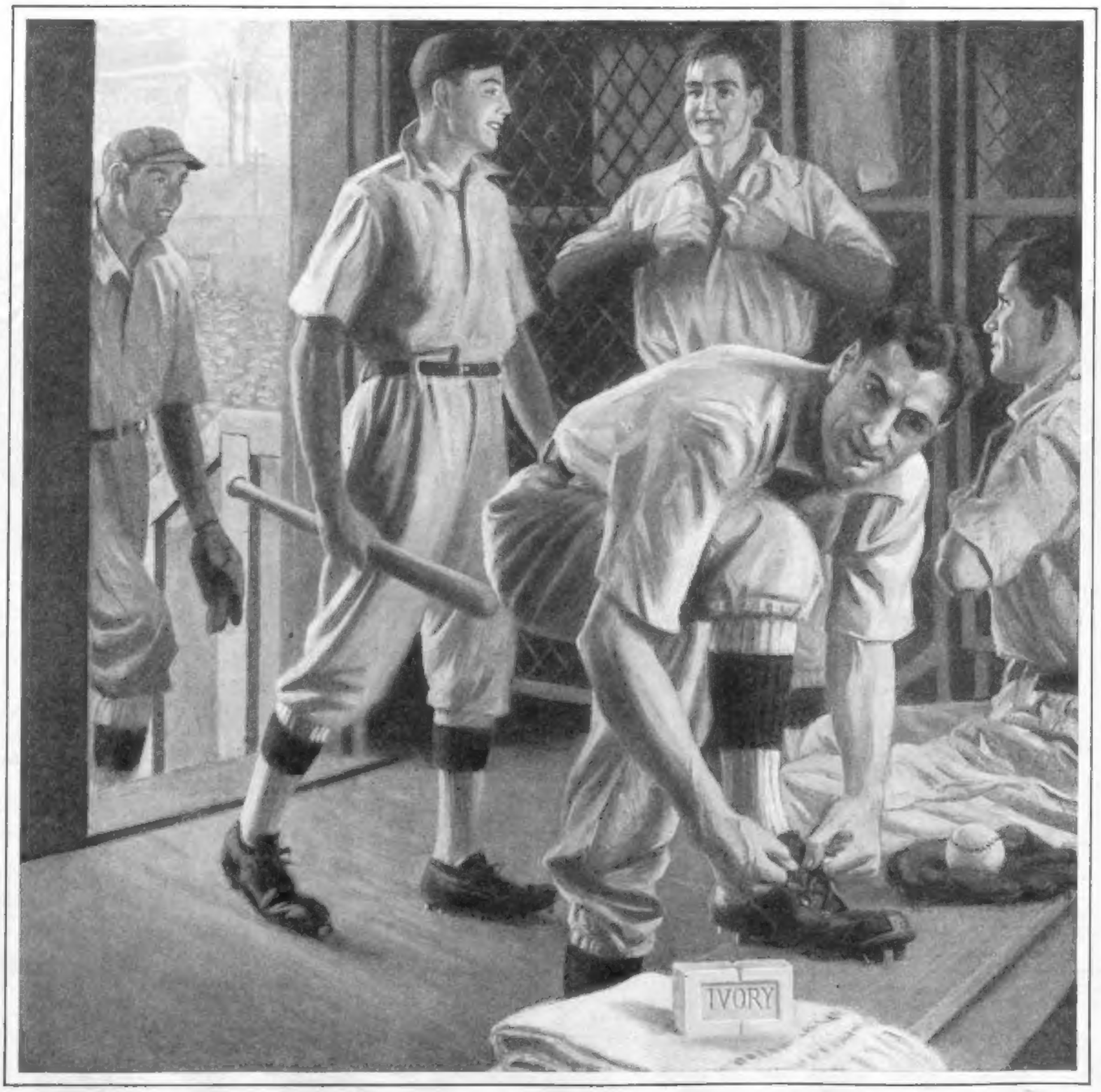
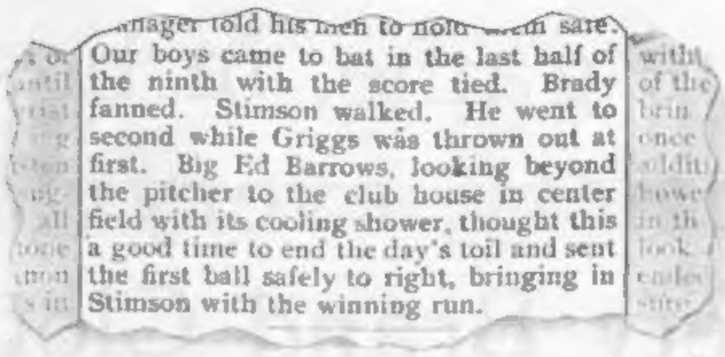


The Sporting Editor reported it this way



Our boys came to bat in the last half of the ninth with the score tied. Brady fanned. Stimson walked. He went to second while Griggs was thrown out at first. Big Ed Barrows, looking beyond the pitcher to the club house in center field with its cooling shower, thought this a good time to end the day's toil and sent the first ball safely to right, bringing in Stimson with the winning run.

¶ Of course, the sporting editor thought that he was cracking a joke at Big Ed's expense when he confided to the fans the supposed motive power behind that hit to right. But there was more fact than fancy in his observation. Indeed, Ed saw with his mind's eye not only the refreshing shower but a big cake of Ivory Soap waiting to free his hot, chafing skin from the dust and sweat of the contest. ¶ Under these conditions could you blame him for spoiling an extra-inning game?

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THE FIRST YEAR

By William Jennings Bryan

Secretary of State

PHOTO. BY HARRIS & EWING, WASHINGTON, D. C.
William G. McAdoo

ONE year of President Wilson's Administration is past and its record has been made. It has been a busy year. The first year of an administration is generally its busiest year, if it is the administration of a new president. The changes made in the personnel of the government are more numerous, and every incoming executive has new policies to inaugurate. The changes in the offices and in the policies are still more numerous when the new president represents a different party from that which controlled the former administration, and in the case of President Wilson the changes in both persons and policies were augmented by the fact that an opposing party had been in control for sixteen years. And as if this were not enough to absorb the executive thought and occupy his time, a special session of Congress was called in order that the work of reform might be commenced at once.

In the matter of appointments the President has demonstrated his purpose to make qualification for the work to be done the chief requirement; but he has not been unmindful of political merit, where that has been found combined with fitness. Fitness plus activity has been the formula used where the two elements have been found in an applicant.

In the very beginning he laid down a rule which enabled him to economize time—namely, that he would not personally see applicants for office except when they were summoned before him. This not only has enabled him to reserve time for the consideration of public measures, but has saved him from the nerve-racking strain that those must endure who listen to earnest and often pathetic appeals, supported by a narration of services rendered or an account of pressing need for financial assistance. The refusal to see officeseekers, however, does not mean that he has delegated the appointing power to any one. While refusing to surrender the final decision in such matters he has, as far as possible, followed custom and given weight to the recommendations of senators and members of the House.

PHOTO. BY HARRIS & EWING, WASHINGTON, D. C.
William J. Bryan

A United and Harmonious Cabinet

THE "togetherness," as some have expressed it, of the present Cabinet has been a matter of favorable comment. The members were not selected as they usually are. The President did not pick out the states he thought ought to be represented in the Cabinet, and then consult with the political leaders of each state as to the availability of any particular man. Regarding the heads of the various departments as members of his official family, upon whom he was to rely for the development of his policies, he selected his Cabinet without regard to locality and according to his personal preference. He could not have chosen a more harmonious body. The men brought together in his consultation room, inspired by his own high purpose and wholehearted devotion to the work he has undertaken, not only have avoided friction, but have grown in each other's confidence and in the spirit of fellowship. The President has a rare combination of open-mindedness while a matter is under discussion, and independence when the time comes for action. The example he sets of firmness, frankness and forbearance has contributed powerfully to the unifying of the Cabinet in the support of the various measures that have been brought before Congress.

Some consternation was caused by the announcement that he would return to the custom that prevailed in the earlier days of reading his messages to Congress. Conservatism was shocked and the timorous were alarmed lest the Executive should overstep the limits of his office and unduly influence Congress. The fear disappeared, however, when he met the legislators face to face and in a spirit of comradeship invoked their coöperation in the fulfillment of the pledges made. No criticism has been heard since, and the restored custom quickly vindicated itself. His visits to the Capitol for purposes of consultation have also had a good effect and relations between the White House and Congress were never more cordial than now.

PHOTO. BY HARRIS & EWING, WASHINGTON, D. C.
Josephus Daniels

Triumphant Leadership

THE tariff question was the first to test his power to organize the forces of his party in support of a given proposition. He called into conference the members of the committees who were intrusted with the shaping of the bill for the reduction of import duties. He not only was one of the architects of the bill, but he acted as a "board of conciliation," harmonizing differences and adjusting demands. His plan, having worked well in the House, was applied in the Senate, where it also succeeded; and as a result the Democratic party was marshaled behind the best revenue measure that has been put upon the statute books in a generation. It was so good that it won Republican support and has commended itself to the Nation. The reduction in tariff rates is both substantial and equitable, and the income tax provisions are all that could be desired.

It is fortunate for the country that the constitutional amendment authorizing an income tax was adopted in time to permit the embodiment of the principle in the present tariff law, for without it, it would have been unwise to risk as much reduction as public opinion demanded. The high rates of the income tax and its general acceptance indicate a most significant change in public opinion on economic questions. The effect of the new tariff law was largely discounted in advance of its enactment, and it went into operation without a jolt or jar, much to the relief of those who had faith in it and to the astonishment of those who were wedded to the policy of protection.

During the tariff fight the President learned of the lobby assembled in Washington for the purpose of obstructing the work of reduction, and promptly called attention to what was going on. Some of the protectionists thought to embarrass him by demanding an investigation of his charges, with the result that the lobby was scattered and the consideration of the tariff bill accelerated.

In the preparation of the currency bill the President followed the same plan that he adopted in dealing with the tariff question—that is, he conferred with the committeemen of the two houses and brought them together on the provisions of the measure. This was a greater triumph in leadership and in constructive ability than the victory won in the fight for tariff reduction. The opposition to tariff reform was almost entirely a Republican opposition, the Republican party having won over practically all the Democrats who were pecuniarily interested in the maintenance of a high tariff. In the matter of finance, however, a great many men prominently connected with the banking business are identified with the Democratic party, and

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David F. Houston

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Franklin K. Lane

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James C. McReynolds

of the country, the Secretary of the Treasury, after consultation with the President, announced that the Treasury would furnish money to the various communities in such quantity as was needed to relieve the situation. This at once put the panic forces to rout and illustrated the merit of the plan by which the different sections of the country are brought into communication with Washington instead of Wall Street. The second attack was intended to force a demand for one great central bank, or, if this was impossible, to limit the regional banks to four. The President promptly put an end to this effort by his appeal to the Senate, and soon had an opportunity to rejoice over the passage of the measure. This bill enjoyed the distinction of securing a larger Republican vote than was given to the tariff bill, and the instant approval the measure has won from the country proves the wisdom of the work of those who joined with the President in securing currency reform.

The new currency law is a remarkable measure. The rights of the public are safeguarded, and at the same time the banks are put in a better position than they have ever been in before to furnish aid in an emergency. A bank, in order to secure government money, has heretofore been compelled to put up bonds; and to secure the bonds it had to pay out more money than it could possibly borrow on the bonds. This plan, though remunerative to the banks, because they could collect interest on the bonds while they loaned government money at a profit—money upon which until recently they paid no interest—did not put the banks in a position to help the community in time of distress.

Competition to be Restored

THE new law, by authorizing the banks to borrow on the notes held by them, enabled them to bring new money into the community and thus increase the currency to meet temporary needs. This alone ought to win the favor of all the banks that are engaged in legitimate banking; and that the banks appreciate this advantage is shown by the fact that they have accepted the provisions of the bill almost without exception, in spite of the fact that many of them had declared their intention of going out of business when they were attempting to drive a bargain with the Government.

While the banks are rejoicing in the advantages conferred by the bill, the general public finds satisfaction in the vindication of the Government's right to issue the money and to control the banking business through government officials.

The state banks for the first time are permitted to enjoy on equal terms with national banks the favors extended by the Federal Government in times of emergency. This breaks the monopoly which the national banks have had and does justice to the state banks, which outnumber the national banks and share with the national banks the burdens of the business community.

these were able to bring a strong influence to bear against the policy favored by the President. Twice during the course of the discussion a concerted attack was made upon the bill: first, through pressure upon the business public, and second, by opposition to the main features while the bill was in the Senate. When in the beginning of the fight indications of stringency were manifested simultaneously in different parts

PHOTO. BY HARRIS & EWING, WASHINGTON, D. C.
L. M. Garrison

In its practical operation the chief merit of the new law is that it disintegrates the money power and ends the domination that the Wall Street financiers have exerted over the country. When New York was the only place to which the country banks could go for money, Wall Street opinion was accepted as law throughout the country. Now with eight or more sub-centers of finance, all dependent upon the Government for assistance and subject to the Government's direction, it will be impossible for a group of men in New York to coerce any section of the country.

These two laws, dealing with two subjects of prime importance, have been referred to in foreign lands as the two outstanding events of the year. The third subject taken up by the President for definite action was the trust question. The reduction in taxation levied on import duties, and the substitution of a direct income tax for a part of the taxation that was indirect—these constituted a paramount duty. Currency reform was the connecting link between the tariff question and the trust question. The new system inaugurated was intended to supply the money needed for a larger business activity; and at the same time it freed the country from the financial despotism that had heretofore prevented any serious attempt at the overthrow of private monopoly.

So long as a few men could dominate the industrial world, and create a panic if they were disturbed, men were afraid to incur the risk that affirmative action involved. But now that the scepter has passed from Wall Street it is possible to legislate on this subject without fear, and the President has undertaken a comprehensive scheme for the restoration of competition.

There are but two forces that can protect the purchasing public: One is competition; the other is government ownership. In the case of competition, the self-interest of rival producers is relied upon to furnish the consumer with the best article at the lowest price. In the case of government ownership, it is the desire of the officials representing the public to furnish the consumer the maximum of benefit at a minimum charge. Without attempting to discuss the relative merits of the two systems, it is sufficient to say that there is no middle ground between the two. There is no disposition on the part of the general public to undertake government ownership where competition can exist. A large majority of the people are individualists, and they favor legislation necessary for the protection of competition because they believe that private monopolies cannot be successfully controlled. They know that it is folly to expect a private monopoly to be benevolent in disposition. It is as natural for the private monopoly to squeeze the public as it is for the ferocious animal to bite. They know, too, that efforts to regulate private monopoly are futile, for the monopoly, profiting largely by the control of officials, cannot resist the temptation to elect those whose duty it is to control them, or to corrupt them, if possible, after election. The tribute paid by each individual, though aggregating a large sum, is so small that the citizen is not able to cope with the vigilant and sleepless beneficiary of privilege. To allow a monopoly to exist and then attempt to control it is like letting a burglar into the house and then staying awake to keep him from stealing. In the end the public prefers to rid itself of the nerve-racking effort to protect itself from organized greed.

PHOTO. BY HARRIS & EWING, WASHINGTON, D. C.
W. B. Wilson

The President, recognizing the importance of satisfactorily restraining and limiting a private monopoly, plants himself upon solid ground when he declares that a private monopoly is indefensible and intolerable. In taking this stand he is fortified by the fact that this declaration has been embodied in four national platforms of the party. It is the only rational doctrine on the trust question; it lays the ax at the root of the tree.

The restoration of competition is the object that those have in view who seek to make it impossible for a private monopoly to exist in the United States. The aim is to open the door of opportunity to the young men of the country by assuring them of the Government's protection while they build business success upon merit.

We produce and consume more than any similar population, and this is due, in part at least, to the fact that there is more hope in the heart of the average man in this country than is to be found in the hearts of people elsewhere. This hope of independence, hope of reward commensurate with effort and measured by the contribution that the individual makes to society, is the most valuable element in our industrial world. This hope, darkened and in many cases destroyed by combinations and trusts, is to be restored and vitalized when the plans of the President are realized. It is not possible to comprehend in a single message or even to calculate at this time all the legislation that may become necessary in the carrying out of the President's purposes, but he has suggested five steps that may with advantage be taken now: First, there is the prohibition of interlocking directorates. One of the favorite methods for the stifling of competition has been the electing of the same men to the managing boards of rival corporations. Men do not compete with themselves, neither do corporations, controlled by the same men, compete with each other. This custom is to be stopped, and none acquainted with present conditions will doubt that this will exert a most salutary influence on business.

Control of Security Issues

THE second remedy is to be found in the supervision of the issuance of stocks and bonds by corporations doing an interstate business. The interests of the stockholder, as well as the interests of the general public, demand this supervision. Remedies never come until after the people are convinced that disease exists. The investigations that have been made have convinced the people that the issuance of stocks and bonds has been used by promoters and Napoleons of finance for their own enrichment and for the swindling of the public. So long as the stocks and bonds represent water instead of invested capital, so long will fluctuations be certain, and fluctuations injuriously affect those who hold stocks and bonds for investment. The interest of the general public in this supervision of issues is found in the fact that, when once issued, these fictitious representatives of value are made the basis of a demand for excessive tolls and charges. The sympathy bestowed upon the innocent purchaser is turned to the advantage of the promoter and the manipulator.

The third measure proposed by the President for dealing with the trust question is intended to define a trust, and to mark the limits beyond which a corporation cannot go toward the monopolizing of the market. The interpretation placed upon the Sherman Anti-Trust Act by the Supreme

(Continued on Page 77)

PHOTO. BY HARRIS & EWING, WASHINGTON, D. C.
A. J. Barlason

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William C. Redfield

THE WIRELESS CONFESSION

By EDWIN LEFÈVRE

ILLUSTRATED BY W. B. KING

The Dread of Being Alone Made the Banker See the Human Being in the Domestic

ON THE last Sunday of an exceptionally hot June the Reverend Doctor Morton, suffering, Christianlike, from overwork and underpay, or, if you prefer, overworry and underfeeding, fainted in his pulpit as he had nearly finished one of his nice, gentle sermons. Everybody thereupon made the same remark. This often happens among people who share the same beliefs in the kindness of the Deity. They all said it was lucky Doctor Morton collapsed just as vacation time was commencing. They, of course, also said they would do their duty. They did. They instantly began to talk about giving him a little extra money so he could go away. In order that neither the congregation nor the pastor might have any doubts as to this kindly deed being charity, they talked in public about the donation and the vacation. After discussing whether a trip to the Yellowstone was not better than one to Switzerland, besides being cheaper, they compromised by giving him one hundred dollars in cash. This left him free to go anywhere, excepting Switzerland or the Yellowstone. The growth of factions in the congregation was thereby prevented.

The old clergyman had fed a family of three healthy sons on his salary of one thousand dollars a year and had clothed them with the fees he received for marrying people. These three sons had even gone to college. John, the oldest, after getting his B. A., had gone to the law school, and was ready to accept a position as office boy in some city law firm. James had finished his fourth year at the medical school and had been lucky enough to secure an appointment as interne at the hospital, and Paul had finished his sophomore year at electrical engineering and hated it.

Fortunately the boys were at home when the old clergyman's collapse came on. They stood by his bedside when Doctor Emmons, the town's most competent physician, came. Doctor Emmons was very fond of the clergyman. The clergyman's sons called him Uncle Jim.

The physician of bodies felt the pulse of the physician of souls, raised his eyebrows and asked perfunctorily:

"No pain?"

"No, James."

"H'm!" muttered Doctor Emmons. The Morton boys listened attentively, for the old physician had a habit of diagnosing aloud. "Mine mule! Two-legged! Worn out! Fine specimen to pickle in alcohol for permanent exhibition in vestry, labeled: 'Christian. Typical Case.'"

The old clergyman smiled feebly. "James," he said, "I named Jimmy after you. Don't make me regret that I made him study your profession. If it is going to make him ——"

"Be reassured, reverend sir; medicine is worse even than the Christian ministry. If it's martyrdom you crave for him he'll get it. He'll spend long stretches of time in the houses of patients waiting, waiting alike for people to die and for people to be born. You don't get paid for waiting, but you can become a Shaksperean scholar."

The physician began to write a prescription. The clergyman turned to his sons and said:

"Boys, while I still can talk, I ask you to remember all your lives, in case I—I—in case I should ——"

"You won't this time, Tom," cut in Doctor Emmons; "so kindly spare your own tears over your untimely demise."

"I'm not so strong as you think," murmured the old clergyman, "and I feel so tired, so tired!"

His eyes closed.

The three boys bent over him anxiously. The old man opened his eyes and smiled at them—reassuringly, as he thought, but it made them gulp.

"John, I think you will be a—a careful lawyer. Defend always the right ——"

"Don't you do it, John," interrupted Doctor Emmons. "It is not your duty to starve to death; and, besides, how in blazes are you going to tell who is right? You go to work and acquire a practice first. That's bread. If you must pick and choose later, pick out good butter."

"Father, I'll never take any case I know to be wrong," promised John with the overpowering solemnity of twenty-three years.

"And you, James ——" began Doctor Morton.

"He also will be poor," volunteered Doctor Emmons. "He will have all his own practice, and mine if he wants it. It isn't worth much."

"Thank you, Uncle Jim," said Jimmy gratefully.

"I also thank you, James," said old Doctor Morton. "Jimmy, learn to be like him, but don't talk the way he does to hide his big heart ——"

"I order you to be silent," gruffly interrupted Doctor Emmons.

"And you, Paul ——"

"Don't you worry about me!" said Paul hastily but decisively. He was nineteen.

"My son, I do worry. I fear ——"

"You needn't. I know what I am going to do. I don't know just how I am going to do it, but that, after all, will depend upon what chance I get."

"What are you going to do, Paul?" asked Doctor Emmons, obviously to distract the sick man.

"I intend to make a million dollars!"

"My boy! My boy!" The old man's voice so plainly showed distress that Paul hastened to say reassuringly:

"If it can be made honestly I am going to make it. And I'm not going to give up trying until I've made it. What has your life been? It's bad enough to have to worry over the troubles of a congregation at the rate of about twelve cents per annum per trouble. But to worry about food and clothes! Your worries were mother's worries, and they killed her. I propose to make a million dollars as quickly as I can, and you are going to live to enjoy it."

"My son, I ——"

"And to teach me," went on Paul very quickly, "to use my fortune worthily and do good to those who need financial help."

Doctor Emmons laughed and said:

"Well, Tom, you know Mary's grandfather was a banker. I'll keep you on top of the ground for some years. But, Paul, you hurry up just the same."

"I'll make it in less time than you think," said Paul defiantly, boylike suspecting that his talk was not taken very seriously.

"How?"

"By wishing to make it; by wishing it with all my head and all my heart. That always does it, doesn't it?"

"Not always," contradicted Doctor Emmons.

"Barring death, always!" said Paul, so firmly that Doctor Emmons turned to the sick man and said:

"I believe he'll do it, Tom!"

"I hope not," retorted the sick man with deep sincerity.

"Tut, tut!" chided Doctor Emmons. "I tell you it'll do him good," just as if making a million were medicine. "Now, boys, get out and don't let anybody see him. They might want to sympathize with him, and he's had the sympathy of his congregation too long."

"But, James ——"

"Well, if any fellow-Christians come and you see in their eyes the unquenchable hope that your father is dying, you might deprive them of the joy of hearing his last words free of charge by telling them he's got smallpox. Clear out, all of you. You will eat at my house until I change the treatment. You know my meal hours, boys."

The old clergyman did not die then. He died two years later, when his congregation superseded him by a younger soul-saver and generously made Doctor Morton pastor emeritus. In view of the Latinity of the title they felt constrained to give him five hundred dollars in a lump. They knew he couldn't live very long. Besides, the old man had three grown sons.

The sons did as they had promised. John was not brilliant. He was a plodder and, moreover, did not believe in taking tainted cases; so he had to leave the highly reputable firms for which he worked. He went into business for himself. He made a living and was neither popular nor unpopular, neither respected nor ridiculed on account of his honesty. So few people knew him at all that they couldn't know he was honest.

James, good-natured and cheery, patterning himself after Doctor Emmons, made a good practitioner. He did a very good business, and some years, with the aid of threats of lawsuits, he collected fully sixty per cent of what was owing to him.

Paul went to the city, looked round and decided that the way to make money was to have something or somebody work for you while you worked your brain. To have men work for you has all the disadvantages that any large employer of labor will cheerfully enumerate for you whenever you have a couple of years to spare to listen in. Therefore he decided to make money by the simple process of letting money make it for him. He studied money and its habits. This led him straight into the Marshall National Bank.

He worked very hard and very conscientiously. He had one flash of inspiration. One is all any man needs in his lifetime. He decided that to make a success of his own life he must be famous for something, must identify himself with one thing. He ingeniously resolved to be known as the man who never made mistakes. He saw clearly that one of the things a bank must not make is errors. He talked about the sin of making mistakes even to the president. And so within three years they took him at his own valuation and made him teller. He worked hard; trained incessantly, as it were, for infallibility; took his work home and practiced, practiced, practiced until he couldn't make a mistake. And even while he was a teller he trained for cashier. And so they made him assistant cashier, and he was so good at it that they felt proud of their own discernment and made him cashier, and finally, at thirty-eight, vice-president of the bank—the man who never made mistakes! But now that he had to deal with men instead of figures he subtly revised his slogan. He called it: The sin of making avoidable mistakes! And he cleverly hedged by adding: "Any man may fool me once!"

He became cautious on principle, careful by force of habit, suspicious by reason of his environment. But worst of all he began to take the exaggerated view of the importance of having money that all people take when they have money to lose. He developed a habit of trying to regulate his own life, to govern it, checkbook in hand. Even in his family affairs, instead of visiting his brothers at Christmas, he sent to his nieces and nephews each a check for one hundred dollars, making seven hundred in all.

At forty he had made his million and vaguely thought he ought to marry. And as he studied his own fitness for marriage, he perceived that he had been for years in a business in which nothing was left to the imagination, but everything given precisely, to the hundredth of a dollar, in which he did not deal with men but with customers. He trusted only people who signed their names to documents. His associates were human beings, to be sure, but they might as well have been labeled No. 87 or 16D as baptized John Henry Brown or William P. Jones. It was a soul-desiccating environment, and this careful man who never made mistakes realized that he should not treat a wife as he would an honest merchant or a stock-exchange borrower.

He therefore decided to train for the married life as he had for other positions—he must first humanize himself. He would do so by learning to spend money.

So he began by spending one-third of his income; and then, after a great effort, one-half; then seven-eighths of it. But he accomplished this by cheating himself—rich-man-fashion—by buying a house and choice furniture and very good paintings, which should have been charged to capital account instead of to expenditures.

At forty-two he had a nice home and was becoming used to spending money without pain.

Of course, he had been a money-maker for twenty years! His acquaintances were all people to whom money meant pretty much what it meant to him. It was among them that he looked for the girl. He knew that after he found her he must fall in love with her, and that only then should he marry her. In considering all the phases of it he filled himself with the vehement passion of a man doing a mathematical problem.

He found her. It was not difficult. He was known to be a millionaire and he was not known to be forty-two, for he looked five-and-thirty at the most. Being well was a profitable habit. He had husbanded his health as he had saved his earnings. He had a pleasant smile, which, though it did not strike heartward more than one-fifteenth of an inch, nevertheless made him look like his mother, who was the most lovable of women. Then there was in his eyes a look of alertness that was as impressive as sharpness, without the disagreeable quality you find in the eyes of those money-making men who suspect all other men of being thieves and all thieves of being murderers.

And as for falling in love, he knew that all men whose judgment he respected did it. And this girl was very beautiful and very worthy of being loved.

It was only after they were engaged, and indeed after he was madly in love with her, that the man who did not make mistakes learned that her father, instead of leaving his family several millions, had barely left them enough to live on in outward decency. But he mathematically demonstrated to his own satisfaction that her poverty clearly proved that he loved her. Indeed, one of the blessings of a Providence always kind to young—well, relatively young—bankers is that they are permitted to marry beautiful girls to whom they can give ever so many beautiful things.

He would rather not marry at all than buy a wife! That was obviously the most egregious of all mistakes. She did not even try to resist his suit. Had he not been in love he probably would have called her a human orchid, one of those ornamental feminine parasites that like even their emotions ready-made and, as it were, predigested.

She was indeed young and beautiful, with that useless, illusory, wholly artificial beauty that is both described and damned by the word dainty. The barbarian gazes with awe upon the frail crystal goblet and worships its fragile beauty because it is fragile. All men in their first love are children and all children are born barbarians. But there comes the time when you don't want a dainty mother of big healthy babies!

He married her. He soon discovered that falling in love was quite unlike making money. There is a certain definiteness about making money: you do certain things and leave undone certain other things; and the reason you do and the reason you don't is one and the same—to make money. And all the things you do in money-making consist, like everything else in life, of both giving and taking, but your gifts and your takings can be measured with dollars and you must always take more than you give.

But in loving there were no set rules, no definite plan of conduct. To begin with, there were so many ways of loving that Paul spent hours every day hoping he might live long enough to love in all the ways possible. The business of loving was the business of giving, never of taking. To give to her was to give to himself the pleasure of giving to her! Therefore he treated love like a wonderful beverage, to intoxicate himself with. The more he drank, the more he craved. The more he gave, the more he wished to give.

He did not desire a helpmate, because he was a self-reliant, aggressive man, who, moreover, had reached an age at which his social likes and prejudices had definitely crystallized. She was his first sweetheart, what harmony is to the musician and color to the painter. He really lived only when he loved her. He surrounded her with the adult toys, the over-refinements of luxury and intricate mechanical conveniences that attend the transformation of a democracy into a plutocracy.

Far more carefully than the money markets or the business outlook this banker now studied ways and means of pleasing this girl. He eliminated all necessity of her ever asking by giving in advance. He sharpened his inventiveness by anticipating her needs. He interested her in hobbies, merely that he might gratify them!

At his desk in the bank he kept an exquisitely painted miniature of her and in a little silver vase always fresh flowers—a boy-lover's devotional demonstrativeness. He confessed to her portrait things he dared not tell her in person, for her delicate exquisiteness made him tremble. Whenever he passed the tips of his fingers over the smooth cheeks he did not say to her that she was not flesh but flower-petals, that her blood must be liquefied rose-leaves, that her soul made itself felt in waves of musical odors! He did not tell her. He told himself!

That is precisely why this money-maker, accustomed to the deference of the less rich and the ingratiating smiles of thousands of money-borrowers, felt a very pauper before a girl who had no views on life, no experience of the demand and supply of money and what men do because of them, no fixed opinions on anything. He could see no reason why she should love him! To youth love brings its overpowering selfishness, but to middle-age it brings its subtle humility, because where twenty craves action forty yearns for service!

And in the same topsy-turvying way love made him an optimist by sheer force of pessimism. Humanity became very nice after his marriage. He saw only lovable traits in all men under thirty-five, and he felt a profound gratitude toward all men who were nice enough to be over fifty and, therefore, not dangerous.

What a man of over forty gets who has married a girl of under twenty is not a wife but a treasure—to gloat over and

"I Could See From the First That You Were Not in Love With Me"

fear for until the jealous, sleepless care of the treasure comes to be life itself for him!

Nearly a year had passed since their wedding when the first blow fell: Mrs. Morton's only sister, suddenly taken ill in London, cabled for Anne. The physicians' cable made Mrs. Morton decide to sail at once. Paul could not go with her. The annual meetings of several corporations of which he was a director were near at hand, and there were other strong business reasons why he should not leave New York. His loyalty to his associates put it out of the question for him not to do his duty. But he understood at last why intelligent men retire from business, since the hardest chains of all to break are those of solid gold. He could refuse her nothing. He said she could go. He loved her.

It was their first separation. In the daytime in his office the miniature of her cheered him with the old implied promise of reunion at the close of day. But at home the moment he crossed his threshold gloom descended. The house was a burial-crypt. The silence maddened with its ten thousand sinister meanings; the emptiness appalled. It made the halls not only cheerless but huge, like warehouse corridors. In the dining room the consciousness of her non-being took on an unearthly character. He was filled with an uncanny expectancy—as of seeing her because she was not there!

He did not, however, dream of escaping any of the exquisite subtleties of suffering inflicted by her absence. He preferred to be unhappy in her house than try to forget her at his club.

He therefore was dining at home alone.

The English butler looked on superciliously. Why should a millionaire eat as though he had a train to catch? And even if there had been a train to catch, what was the use of being a millionaire if you couldn't make the train wait until you saw fit to take it?

Paul Morton refused dessert, rose and told the butler to take the coffee to the library.

"Very good, sir," said the butler coldly.

Paul wished to sit in an easychair before a cannel-coal fire and look at a map of the Atlantic Ocean above the mantelshelf. A black-headed thumbtack near the Banks represented the Atlantis, on which Mrs. Paul Morton had sailed for Liverpool. Twice a day he heard from her by wireless, in the morning at the office and in the evening at home. She gave him the latitude and longitude and some assurance of the state of her health.

She had been on the ocean fifty-nine hours! He missed her so poignantly that he felt his longing go from him in psychic waves. At times he thought she must receive his soul's wireless messages!

It must be at least ten o'clock on the Atlantis. Was she asleep? Possibly she was playing cards, or talking to some fellow-passenger; or, worst of all, listening to some man!

He bit his lip and stared at the fire gloomily. He reproached himself for fostering suspicions that insulted her heart and his head.

He even tried to argue himself out of his feelings of jealousy, which is to attempt the impossible.

In his search of rehabilitating excuses he merely succeeded in making the vision of her lose its sharpness of outline and its vividness of color. But, on the other hand, he became conscious of her nearness most curiously. Time and again he half rose from his chair, as though he felt her beside him or behind him, as if she were coming into the room, walking toward him. He even thought he felt the draft of air caused by her passage through the room.

He reproached himself for disloyalty to her in that he was allowing the strain of the stockholders' fight for the control of the bank downtown to disturb him in her house uptown.

Suddenly he shivered, for no reason whatever, a curious inward trembling, as though his soul were shaking. He was sure that if he sweated it would be ice water. He rang the bell.

"Bring me some Scotch whisky," he told the servant. He drew the easychair close to the fire, braced his feet against the bars and kept them there until the smell of burning leather made him move away from the hearth.

The servant returned with a tray. Morton took a stiff drink of raw whisky and leaned back in his easychair.

"Shall I leave it, sir?"

"Yes, on the table. There!"

"Yes, sir. Very good, sir!"

The moment the man turned to go Paul Morton realized that he did not wish to be alone. To him the servants had never been men or women but furnishings, like the curtains or the rugs. They always felt themselves dehumanized in his presence and they feared him, for he had established them on a plane of eternal inferiority. The faculty of making others feel that way belongs to the true aristocrat and to all military leaders.

But now the dread of being in this cozy room, alone with the cheerful fire that could not make ailing souls stop shivering, made the banker see the human being in the domestic.

"Wait, James!" he said before he knew it; and then cudgeled his brain to think of what to say to this man whose name was James. Or was it the man's predecessor whose name was James?

"What is your full name?" inquired Paul Morton, having found the excuse.

"My full name, sir?" repeated James uncomfortably. He looked like a man caught in a trap.

"Yes."

"Charles Edward Bolton, sir," confessed James.

"Oh! Charles, is it?"

"Ye-yes, sir."

"H'm!" muttered Morton. Immediately the inward quaking and shivering returned. He thought his hand must be shaking. He held it before him, the fingers outspread. It was absolutely steady. He felt hot and cold at once and, withal, not ill.

"James! I mean Charles! Ah—wait there. I'm not feeling well. I ——" He stopped talking. He felt as if he were smothering for all that his breath came and went with normal regularity.

"Yes, sir. Shall I telephone for the doctor, sir?" asked Charles. He looked as if he feared to be blamed for his master's indisposition.

"No! I—I —— No!" said Paul Morton. He arose and presently began to pace up and down the room. He felt as though he had walked twenty-five miles. From time to time he caught his breath sharply, suddenly, gaspingly. His wife's ghost had vanished from the room. He was not now thinking of her.

"You may go, Charles. If I need anything I'll ring."

"Yes, sir. Very good, sir," the man said with evident relief. Nevertheless he waited.

"I'm better," said Paul Morton and smiled reassuringly. He felt grateful to the stolid Englishman for his solicitude. And the stolid Englishman blushed at the master's kindness as one blushes at being overpraised in public.

"I'm glad to hear it, sir. You—I—yes, sir!" he stammered.

"Do I look ill?" asked Paul Morton curiously.

"No, sir, not exactly ill, sir," answered Charles hastily.

"How then?"

"Begging your pardon, sir, as if you were frightened, sir. Or," he added after a pause, "angry."

"I am all right now!" Morton nodded dismissingly, and began to pace up and down the room after the servant left. He again took an inventory of himself to account for his malaise. But he could not hit upon the precise trouble. Age, which explains so many inexplicable things, is the last hypothesis to occur to a man who has married a woman twenty years younger than himself.

Suddenly there came a knock—faint, uncertain, ominous. Paul Morton felt himself grow cold all over. His legs bent under him.

"Come!" he said; but the word sounded so faint to his own ears that he repeated more loudly:

"Come!"

The door opened. The butler entered. He had a silver cardtray in his hand.

"Cablegram, sir."

With a hand that shook Paul Morton took the marconigram from the tray. The butler's eyes were fixed on the master's trembling fingers with the curiosity of a man trying to see a compromising situation through a keyhole.

"No answer!" said Morton irritably. He wished to be alone. The butler left the room. On his face was the look of a man foiled at the last minute.

Paul Morton opened the envelope and read:

S. S. ATLANTIS. At Sea, Feb. 25.

PAUL MORTON,
Fifth Ave., N. Y.

Ship sinking collision explosion have given wireless operator emerald necklace if rescued do nothing last message to you forgive me full confession in third drawer.

Paul Morton slowly clenched and unclenched his hand six times.

He was alive.

His wits came back. Crises always made him calm. He now went over the marconigram carefully.

The ship was sinking. There had been a collision. It was followed by an explosion. In the confusion the wireless operator obviously refused ordinary messages. She had not much currency with her—enough for gratuities to the steamer servants—and her letter of credit was of no use in the emergency. She bribed the Marconi man by giving him the famous emerald necklace for which Paul Morton had delightedly paid eighty-five thousand dollars. She had kept her wits about her!

And what was the message? She asked for forgiveness. What had she done that needed his forgiveness, that made her ask for it with her last breath?

And farther on the word confession! Preceded by the prayer for forgiveness, it could mean only one thing—guilt! Of what was she guilty, that exquisite creature fashioned of petals, with blood of liquefied rose-leaves? His wife, his life, his everything-in-life, asking for forgiveness, speaking about a full confession ——

He heard hoarse shouting in the street.

"Extry! Extry! Extry!"

He rang the bell and, without waiting for the servant to answer, went out into the hall, threw a coin down the stairs and shouted: "Get me the extra. Hurry! The man is passing the house."

Presently the servant came back with a newspaper.

ATLANTIS SUNK!

The Compagnie Générale Transatlantique has received a wireless message from its liner La Touraine, which left this port yesterday morning, reporting that the Fürst Bülow, of the German-American Line, had received a call for help from the Atlantis, which reported having been struck amidships by a strange steamer. An explosion had blown in some of the bulkheads. The engine room was rapidly flooding and the ship was sinking. There was no disorder among the passengers, who were fortunately few in number. They were taking to the boats. The message abruptly ended, probably due to stoppage of dynamo. The Fürst Bülow was rushing to the scene of disaster, but feared the worst by reason of the high sea running, the strong winds and the extremely low temperature prevailing.

There followed a description of the ship; quotations from the Bonnard Company's circulars declaring the Atlantis to be the last word in ship construction and practically unsinkable; the list of the first and second cabin passengers and of the officers. Among the latter was that of the wireless operator. When he read that name Paul Morton felt as if an icicle had pierced his heart—it was Robert MacGregor! Who but a Scotchman would calmly think of a life of ease in the face of death, of the uses of eighty-five thousand dollars' worth of emeralds in the event of escape?

Paul Morton never knew how he lived through that night. He was numbed by the blow. He could no more readjust himself to the new conditions than can a man to the loss of both arms. What overwhelmed him was the amputation of that part of his soul that he was happy with. He had lost the ability to love out his love, to squander affection!

His concern was with himself, with his own loss, not with her death!

In the days that followed the servants tiptoed their way about the empty house and would not look him in the face. They spoke in whispers; never a door slammed; the shades were drawn, just as though she were in the drawing room in her coffin lying on banks of rare flowers. Presently the steamship people gave up hope. Friends, associates, acquaintances—all were very nice to him. Even the newspapers respected his grief. But in all the well-meant words of sympathy and in the far more expressive silences never a hint or a look to show that the world suspected he had not even the solace of his memory of her! But for that wireless message he might have lived on, an elderly man of affairs humanized by his love, made kindly by the remembrance of her brief sojourn in this world before she left him, to wait for him! But that message, that prayer for forgiveness, that daggerstab in the very heart of his love of loves—the word confession!

Outwardly he bore his loss like a gentleman; he was slightly paler, slightly more deliberate, a trifle more consciously impassive. But within him raged tempests that shook him to his inmost soul. Doubt ran amuck and stabbed, stabbed! Was she worthy of being mourned? Was it some schoolgirl prank, exaggerated by her purity into black guilt, that she would confess? Was it some boy-and-girl affair that she had allowed to persist? And then he thought of her, in her slim youthfulness, struggling in the Atlantic gale, freezing, drowning, this beautiful child—and he could find her guilty of nothing, unless it was of the right to be pitied!

He could not at first bring himself to formulate an accusation against her. But gradually, in the pathetic feverishness of his search for solace, he began to fling the mud of jealous suspicions at her character, until, grown half-mad, he definitely accused her; anesthetized his sense of decency, and began his search of all the third drawers in that haunted house—like a thief, that nobody might discover him; like a coward, that no one else might learn the shameful truth! He ceased going to the office in the forenoon, to search more assiduously; sent his housekeeper away on a short vacation that he might search unsuspected and unhampered; and still trying to save the last shriveling shred of self-respect, he argued that certainty would be wisdom, for if he knew that she was unworthy he would not have to grieve! He invested his search with something of the character of a consumptive's trip West. To have been spared the necessity of divorce proceedings, to have escaped the humiliation of hearing the world's vile chuckles, was no small boon—if only he knew definitely.

He searched carefully, methodically. He looked first in the third drawers; and then in all drawers; and then in all places wherein a sheet of paper might have been hidden. At times there were reactions and he abandoned himself to his original sorrow. But the poison had entered; he could not think of her as guiltless. And the struggle left its traces on his face, in his eyes, in his very gait and in his habits of work, so that his associates feared to comfort him lest they might unwittingly intensify the strain to the breaking point!

He could not help thinking of her as too exquisitely delicate for certain kinds of guilt. Most women and all wives are capable of deception, but not necessarily of crime. He could not know the strength of her resistance to temptation because he had persisted in keeping her a doll; but he knew her hatred of vulgarity. If she were alive and guiltless he felt he could not kiss her, after the depths of degradation into which his jealous suspicions had made him sink!

Still there were her own words, vouchsafed at a time and under circumstances which precluded falsehood. This child, in the face of a terrible death, had thought of him to the very last, had asked to be forgiven even as the Atlantic yawned for her. Had he forgiven the dead woman who had been so much to him?

"I wish I could! I wish I could!" he cried aloud in his despair.

But he couldn't as long as he didn't know.

Presently a knock sounded. Evidently some servant had heard him speak and imagined he was calling.

"Come in!" he said.

Charles entered.

"Telegram, sir!" he said softly.

"Damn it!" said Paul Morton irritably.

"I thought it might be important, sir," meekly apologized the servant.

"You did well to bring it, Charles," said Paul Morton. "I thank you."

He opened the message and read:

GLOUCESTER, MASS., March 3.

PAUL MORTON,
Fifth Ave., N. Y.

Picked up by schooner Mary R. Brennan. Leaving immediately. Expect to arrive New York eleven fifteen A. M. tomorrow. ANNE.

He stared at the yellow sheet with eyes that no longer saw words; that instead beheld a slim girl of twenty with two skies for eyes and rose-leaves for blood and flower-petals for cheeks, a girl three hundred miles north of New York. How—— What—— When——

"Good Lord!" he muttered.

"Mr. Morton, sir! Mr. Morton!" said Charles in alarm.

"It's Mrs. Morton! Saved!" he gasped.

"Oh! Ah! Yes, sir! Mrs. Morton!" in turn gasped the servant.

(Continued on Page 48)

He Confessed to Her Portrait Things He Dared Not Tell Her in Person

"I Propose to Make a Million Dollars, and You are Going to Live to Enjoy It"

A KING AMONG KINGS

There Was Nothing of Romance About It; It Was a Thing of Prosaic Routine

By Harry Leon Wilson

ILLUSTRATED BY F. R. GRUGER

THE king we tell of was not born to his purple; neither did he achieve it. Rather was it thrust on him by careless hands in the large, lavish days of the old California. Johnny Hogaboom, of humble birth and without hope of temporal grandeur, had been a sprightly unit of the throng that surged over the mountains in the yellow fifties to gather gold from the breasts of the hills and the sand of the creekbeds; but Johnny, it soon developed, had too little of the gambler's temperament to be a miner.

He was young and strong, and ardent for the new life that flowed about him in such generous contrast to that of his New England upbringing, but the haphazard hunt for gold was repellent to all his orderly instincts; for in this blind hunting, industry was not inevitably rewarded—the prizes went too often to mere singing, carefree, lazy luck. The game went too much by chance; and Johnny, who was not singing or carefree or lazy, and who considered Luck a hussy, bestowing her favors by caprice, craved a calling where he could be sure of a day's pay for a day's work.

And so, forever proscribing gold as a yellow wanton, Johnny hit on a manner of hunting that was less fortuitous. At a point where the ranks of the goldseekers filed down out of the mountains lusting for fresh meat he hunted the deer and the elk. There was nothing of romance about it—no flavor of the wild, free forest sport; it was a thing of prosaic routine. He would ride into the hills, leading a packhorse or two, and from the populous herds there he killed as many deer or elk as he could pack in to Webber's Landing in a day.

Indeed it was hardly skilled labor, and it was at all times tedious; but Johnny knew each day what his net profits would be—his foundations were firm, his results certain, his satisfaction mild but unalloyed. He supposed that sometime he would find pleasanter work; but he worried not at all about this. When it came he would take it.

Even in that early day he often suspected that this new work might have to do with the soil. On that first spring morning when he beheld the far-flowing reaches of the San Joaquin Valley he had been oppressed by a sense of wastefulness. He saw a wideflung garden of flowers and verdure in which cattle grazed. The grass and the clover grew hub-high about the lumbering oxcarts of the Spanish rancheros, but the land was giving back only a thousandth part of its potential value; and Johnny's thrifty soul even then was vaguely affronted. The careless Spaniards were wasters.

"They only make a picnic ground of it," complained Johnny as he rode out for his meat. Then ominously: "Some day the Americans will take that land and show them what to do with it."

And the wave had started that was to lift Johnny to his throne. When the founder of the city of Stockton was beneficently allotting several hundred thousand acres of the richest land in the new state he suddenly bethought him of the hard-working young hunter who brought in the fresh meat with such unfailing regularity.

"And Johnny Hogaboom might as well have some of that land," he mused. "He ought to be having a nice little home one of these days—about five thousand acres, I should think, for Johnny."

In this airy fashion was Johnny's domain conferred on him. To be sure, the gift was not considered kingly, nor did young Johnny Hogaboom experience any profound elation in accepting it. He took it, of course; but only as he might have taken a box of cigars from Dutch Jake, the storekeeper, at Christmastime. The following week he returned the courtesy by leaving at the door of his benefactor a tender yearling buck of an amiable succulence. Johnny felt that they were quits then. For that matter, so did the landgiver.

And the new proprietor forgot about his land for a number of years. It continued to blossom, a beauteous and wasteful flower garden, while Johnny applied his industrious hands to several of the simpler crafts; but when he did chance to remember them the fat acres were a real satisfaction to him. Their mere spaciousness was satisfying, especially when he remembered the little rocky-hilled Vermont farm of a pitiful hundred acres or so, from which his father had tortured a precarious livelihood; but during those early years the charm of his domain lay entirely in its effectiveness as a spectacle. It was good to look at and to think about—but one had to work at other things. Johnny was land poor.

Then came the amazing day of wheat. Magically, as it seemed, the whole San Joaquin Valley threw off its cloak of blossoms and became one billowy sea of grain. As Johnny had once foretold, the Americans had shown the Spaniards what to do with the land; and Johnny's five thousand acres became the Waterloo Ranch. He happened to like the name. And in the fullness of time Johnny himself became a wheat king.

Of his rise and of the gracious middle years of his reign little need be told. He wore his honors lightly and yet with an increasing and very serious devotion to the cause of wheat. He held wheat as he would have held his religion had he been burdened with one—he had left his in New England, with the small, rock-hilled farm of his father. The new state's destiny was wheat and Johnny Hogaboom, of the Waterloo, was its zealous high priest.

So engrossed was he by the cares of state that he did not marry until he was thirty-five—and then merely as an afterthought. He formed an alliance with a wheat princess of a neighboring dynasty who bore him a son. And Johnny forgot about wheat and his relation to it only to the extent of planning that his heir should also grow wheat—and nothing but wheat—in all the years to come.

The crown prince was taught at school that the principal products of California are gold, wheat, wine and wool; but at home he was taught by his father that the gold, wine and wool should be thought little of—that wheat alone was the state's cause for being. When his father returned from business trips to San Francisco he almost always brought a newspaper with him, in which the little boy was enabled to read that "John Hogaboom, Wheat King of the San Joaquin Valley, is in town for a few days, and is registered at the Palace." The crown prince thought it a fine thing that his father should have a palace in that distant city.

This, however, was all in the good days before the queen had passed at the end of a dry year, and before the little crown prince had followed her at the end of another dry year; in truth, before they had learned to speak of dry years as something to be expected in the orderly processes of the seasons. No evil word had been uttered against Johnny's chosen staple; nor had any shrewd and impious foreigner suggested that the soil of the valley was too rich for so humble a crop as wheat. Johnny enjoyed those days to the full. His money went as it came. Despite his ancestry, he was never a saver. The careless generosity of the land itself had beguiled him into an openhandedness that would have rudely shocked his pinch-penny forebears.

Nor was Johnny perturbed when his brother monarchs began here and there to abdicate—some under economic pressure; others voluntarily and at great profit. Even in the later day, when the newspapers proclaimed him as "John Hogaboom, last of the Wheat Kings," Johnny was still undismayed—and at last, it must be confessed, more than a little proud of his title. He felt no alarm. It merely seemed to him that of all the wheat kings he had been fittest to survive. With increasing droughts he became more and more stubbornly a wheat king. And then in the bad years he was actually forced to sell random acres from the remote frontiers of his domain; but he swore he would die planting wheat.

Perhaps the curtain should descend briefly while we imagine that something like half a century has elapsed. As aiding this feat, we may note that in 1900 John Hogaboom was arrested and fined fifty dollars for killing a deer out of season—even a deer he had been obliged to toil three days over a mountain trail to find.

Hogaboom had met with adversities, but not one ever came to him with the shock of this.

The Crown Prince Thought It a Fine Thing That His Father Should Have a Palace in That Distant City

The curtain rising again reveals the house and outbuildings of the Waterloo Ranch; but these are now in a state of squalid neglect. The house of weathered gray is battered and pathetically patched here and there, where its grandeur has succumbed. The enormous barn—last of those glorious wheat barns in the valley—is well-nigh denuded of shingles, and seems in its decrepitude about to collapse.

The *débâcle* had not come with fanfare, onslaught and clash of arms. It had been a thing of slow, insidious eating away, hardly to be detected from year to year. Yet it had come decisively and Johnny Hogaboom was but a harried serf. Some dethroned monarchs are impressive—some are cruelly picturesque; but the dethroned wheat king, amid the ruins of his kingdom, was all but ignoble. In determination only was he still kingly. His figure retained at seventy-six the suppleness of youth; he was spare and straight, with his white-maned old head well up.

He stood at his doorway in the fading light of a December afternoon, gazing with a sickened wonder out over the Waterloo Ranch—he could see all of it now. Without effort his eyes could trace its farthest confines, for there was little left of his domain save a name that had become all too eloquent. To be precise, there remained a hundred acres of the lordly five thousand. The ranch had very simply and crudely consumed itself. In driblets of five, ten, twenty, fifty acres, those fields had been eaten away from him in the bad dry years—insignificant tracts, surely never to be missed from that wondrous total.

The droughts had persisted, the hungry years had massed themselves on him, and the steady drain had told; but in all those years, though his frontiers were cunningly creeping up to choke him, the king had stayed stubborn to the voice and precepts of the new day. Other wheat kings had capitulated—planting fruit or crops that could be irrigated, or selling their lands handsomely to those who would do this.

Captain Webber's Ranch was now the site of the valley metropolis and its suburbs. Jacob Kettler's Ranch was the Tokay Syndicate's vineyard, and Kettler's heirs were globe-trotters, social aspirants, alcoholics, and what not. John Hogaboom had repulsed fortunes of this sort a dozen times. He had not sold land when he could, which would have made him rich, but when he must—when the store had declined to let his bill run longer. He had sold just enough land for just enough money to plant more wheat.

And the dreadful and humiliating worst of it was that Johnny's land had, acre by acre, gone to despised aliens—Italians, Swiss, Japanese, Chinese. These hordes had crowded in on him, edging ever closer to the old ranch house; transforming his beloved wheatfields into what seemed to him to be the old flower garden of the lazy Spaniards—orchard and vineyard and piffling truckpatch. The aliens had invaded his kingdom with an intensive farming that does not come out of books, but is painfully acquired through centuries of land poverty.

He remembered now when the first amazing orchard had sprung into life on one of his quarter sections—the price of it going into a wheat crop that was never harvested. Slowly then the astute Japanese had hemmed him in with acres of the Tokay grapes that brought fabulous prices in New York; yard by yard the patient Chinese had encroached on him with their garden tracts; and the thrifty Italians had crept to his very door with their vines.

As he now looked out on his depleted acres something like panic seized him for the first time. He remembered what he had once foretold of the Spaniards when the land did little but feed their cattle—that the Americans would take their land and show them what it was good for; but now these later aliens were calling the same boast to the Americans—they were taking the land and showing what it was good for. All at once the old man saw his ranch as but a desert of wheat set in a wide oasis of gardens.

He sighed and turned desperate eyes to the heavens for a sign of the needed rain. Three dry winters had befallen and now again he was waiting for rain. It had been that way, he recalled, at the end of a third dry year, when his wife had gone. And now—was he to lay his last acre in sacrifice on the moldering altar of wheat?

From the vine-embowered cottage of Tony Jusi, his nearest neighbor, came Tony's fruity gurgle of a voice, flung gladly out in his one song: *O sole mio!*

The old man shook an angry fist in the singer's direction and launched a hearty curse on the presumptuous dago; for only that morning Tony Jusi—stocky, glowing Tony—who seemed always to irradiate earthy smells of fruit and green salads, with a definite tang of honest human sweat, had paused in his song long enough to offer old Johnny three hundred dollars an acre for the fifty acres south of the ranch house. Fifteen thousand dollars in gold had Tony to pay for that bit of land—and old Johnny was perplexed about next month's salt pork and coffee!

And Tony had smiled, almost it seemed in sympathy, when the old king, with quick, hard words, had rebuffed him and his impudent offer. They had not beaten him yet. He would keep something from them. A hundred acres at least they would not turn into a picnic ground. He was still a wheat man.

And yet old Johnny knew as he scanned the arid sky that his back was against the last wall. The year before he had planted his hundred acres to wheat, but the summer sun had burned it to tinder when it was three inches high—while the Italians and the Asiatics were harvesting their irrigated crops to a vast profit.

"It is Good Wine. I Make Myself. Sure to Mike!"

This year, he felt, had to be a good year. The heavens must relent and open for the wheat that would be planted again—it had to be so, because the store would not carry John Hogaboom over another year.

As the night drew on he entered the untidy living room, lighted a candle and—for a moment's solace before bedtime—sought the columns of the Stockton Gazette. The angry lines about his eyes deepened and his lips were set desperately as he caught the disgraceful tenor of the local news:

"Potato King of the San Joaquin Talks to College Men," he read in a headline. The offending item concerned a Japanese who had cunningly wrested a fortune of millions from the valley's despised tule lands.

"'Tain't a white man's country any more!" he growled. "Well, I'll be ——" he muttered fiercely as he turned the page and read again:

"Antony Baccigalupi, the Tokay Baron of the San Joaquin, has returned to his native Italy for a brief visit. Mr. Baccigalupi is reported to have cleared one hundred thousand dollars in Tokay grapes last season."

This offender had once been Johnny's humble farmhand and had bought five acres of the Waterloo with the savings of a twelvemonth. Now he held five hundred acres of the original Waterloo and handled the products of other ranches besides. He had not planted wheat.

The old man threw down his paper with a shudder of apprehension and desperately ran a hand through his mane of white hair. Years ago—his dark eyes flashed back to that splendid past—the same paper had spoken only of wheat kings, and he was not the least honored of them all. Now there were potato kings, onion kings, cabbage kings, asparagus kings—a monarch for every species of vegetable, it seemed. The editor of the Gazette was a busy Warwick.

"A sweet bunch of kings!" he sneered. "I wonder they ain't got a king for catnip and a birdseed baron!"

He went out for another questioning of the sky. The moon shone through the scattering tule fog—a dry moon, he had to admit. From a distance came the gurgled cadences of Tony Jusi's *O sole mio!* The old man shivered as at the note of some pursuing, ineluctable fate.

"It can't be," he thought in a sudden panic, "that they'd have four dry years. I start plowing tomorrow—rain or no rain."

Once he had had two hundred and fifty men to do his plowing, and more horses than he had ever counted. Now he had one pair of horses and he would plow alone; but he was still an American and a wheat man.

He was astir even before the gray of dawn the next morning. He purposely kept from looking out-of-doors. He had a sudden unreasoning belief that if he waited until sunrise he should see a sky full of rich black clouds and feel a soft little wind of promise coming up from the south. He built a fire in the rusted kitchen range, set the coffee to boiling, the salt pork to frying, and put into the oven a loaf of baking-powder bread. His kitchen lore might have been enlarged to his advantage.

In the larder at his elbow were ten such loaves, partially consumed. He made a fresh one every morning. It was a villainous, a tissue-rending, a soul-destroying bread at best—and he was never equal to more than a quarter of a loaf; but he continued to bake it freshly, and his flour bill mounted.

While his meal cooked he shaved. Never a morning in all those years of dwindling prosperity had he omitted this. It helped him to remember his past dignities as a wheat king—to keep a firmer grasp on such pride as remained to him. He was going out to plow his bit of dry land, but he shaved his lean brown face with such care as might any king facing a state function.

Then he sat down to his breakfast as the flame of his candle yellowed in the new dawn; but he made sorry work of feeding. He managed a bit of the salt pork, but the baking-powder bread revolted him. He even balked at the coffee. It was poor coffee beyond a doubt—there were now rather strict credit systems in the San Joaquin Valley, and the stores frankly discouraged doubtful creditors from choosing the best of their wares—but ordinarily he was equal to tremendous drafts of coffee.

He recalled with some alarm that, of late, he had eaten but little of anything. He knew that would not do. He must keep up his strength for the plowing. But on such food! He who had once had the best Chinese cook money could hire!

Dejectedly he pushed his plate away, drew a long breath and went to the door. The light had come and an empty sapphire sky glowed above him. He tried to pretend that he had not really expected rain today. Tomorrow, of course, it must come. The fourth year could not be dry; and yet—*O sole mio!* came the gurgling tenor of Tony Jusi, already abroad.

He found himself swaying in the doorway under a wave of dizziness. He reached to the wall for support and waited for it to pass, shrugging it off contemptuously. He had felt that thing before. It was nothing. Then he returned to the table, heroically drank a cup of the wretched coffee, and was off to his plow and horses.

The horses were Dolly and the Colt. Dolly was a white mare almost twenty years old to the day. The Colt, just one year younger, still held his name because he was a colt

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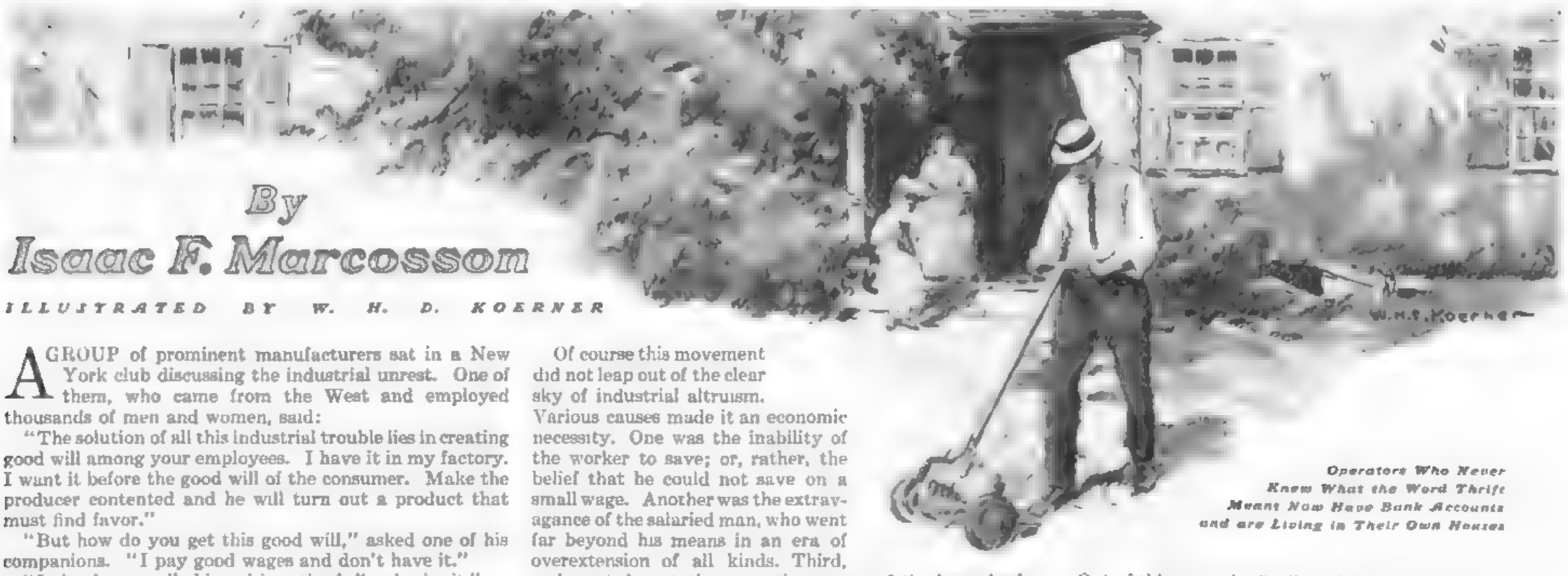
The Wage-Earner as an Investor

How Employees' Organizations are Teaching Thrift by Teamwork



Operators Who Never Knew What the Word Thrift Meant Now Have Bank Accounts and are Living in Their Own Houses

By
Isaac F. Marcosson

ILLUSTRATED BY W. H. D. KOERNER

A GROUP of prominent manufacturers sat in a New York club discussing the industrial unrest. One of them, who came from the West and employed thousands of men and women, said:

"The solution of all this industrial trouble lies in creating good will among your employees. I have it in my factory. I want it before the good will of the consumer. Make the producer contented and he will turn out a product that must find favor."

"But how do you get this good will," asked one of his companions. "I pay good wages and don't have it."

"I give bonuses," chipped in a third, "and miss it."

"I let our people buy stock, and still they are not happy," came from the fourth.

"I'll tell you how I do it," replied the first speaker: "I teach my employees how to save and encourage them to keep on saving. In other words, I show them they can become financially independent by their own efforts! When you do this you lead them to competence and contentment."

This manufacturer was simply expressing a growing sentiment among intelligent employers that is finding expression everywhere in organized movements—usually aided and abetted at the top—to teach the great lesson of thrift. No economic step of recent years has so intimate an appeal, so helpful a moral, or achieves such a deep and lasting good as this crusade to make the average wage-earner an investor.

Routing the Loan Shark

BUT how does plain everyday thrift make him an investor? you may ask. Simply because all investment, whether large or small, consists of putting money out to work, so that it will earn more money. It starts with saving. The moment a surplus, however humble, begins to earn a return, that moment the owner joins the investing class. The farseeing employer is beginning to capitalize this moment; and the net result to him, so far, is a dividend of increasing harmony and efficiency. To the worker it not only means independence but immunity from harassing money ills.

The campaign for systematic saving and investment bristles with benefit. When combined with humane lending, and with character as collateral, it puts the loan shark out of business; it is making the saver a real partner in industrial and commercial enterprise. Best of all, it is giving to the individual working at the bench or in an office a larger confidence in himself and a better realization of his opportunity. In short, a financial commonwealth, which represents a real community of interest, is in the making. Like thrift, it recognizes no creed, color or sex.

He Seldom Saved Any Money and Borrowed Incessantly

Of course this movement did not leap out of the clear sky of industrial altruism. Various causes made it an economic necessity. One was the inability of the worker to save; or, rather, the belief that he could not save on a small wage. Another was the extravagance of the salaried man, who went far beyond his means in an era of overextension of all kinds. Third, and most devastating, was the ravage of the loan shark, who oppressed the needy and blackmailed his victim into bankruptcy and ruin.

Then came the uprising against the Shylock masquerading as a loan banker. Philanthropists took up the subject of the remedial loan and legislatures began to grind out statutes against illegal interest rates; but the discriminating employer, realizing that by legislation alone reform is never achieved, took the matter into his own hands. He saw that the highest conservation was to safeguard the purse and the peace of mind of his employee. It was not only practical humanity but good business.

Frequently in factories, stores and shops there were sharks who fattened on the misfortunes of their fellows. In every group of men there are always a few stronger and thriftier than all the rest. The question naturally arose: If the worker can be imposed on from within, why cannot he be helped from within?

Hence sprang up a whole economic system, by which the saver and the lender pool their interests without seeking outside aid. It represents the very essence of financial democracy and it has brought new hope and fresh faith to the worker.

So many and varied are the mediums through which the employee may save, invest or borrow, without leaving his place of work, that it is possible to present here only a few types of the organizations that fulfill that far-away prophecy of Benjamin Franklin that by saving alone can the working man become master of his money fate. It is the narrative of a notable emancipation from usury and dependence, and it has a significant lesson for everybody. Let us now see how it works out.

Before we go into the concrete examples, however, it may be well to say at the outset that in every known system of saving provided by employers for employees, or by employees for each other—whether it is encouraged by deposits from the firm, generous interest rates or other inducements—the big underlying purpose is to foster the regular habit of thrift. The man worker and woman worker are taught that no sum is too small to save. Thus you discover that the penny has played an important part in the unfolding of this drama of social welfare and practical uplift.

First, take one of the most imposing of all illustrations, furnished by the Metropolitan Life Insurance Company, whose Staff Savings Fund has 8995 members, with assets of $2,232,213.08, raised out of the dimes and quarters that have been piled up from week to week. This plan combines systematic saving with an old-age pension.

As in most constructive enterprises, the beginning was significant. In the late nineties various older employees who had not been thrifty began to need help; others were in the toils of the loan sharks. So the officials said: "If our people will learn to help themselves we will also help them."

Out of this grew the Staff Savings Fund, open to everybody in the employ of the company whose salary did not exceed three thousand dollars a year. Any sum is received on deposit.

To encourage the employees to save, the company subscribes to the fund fifty cents for every dollar deposited by a worker. This contribution is credited to the depositor's account and draws interest along with his own savings.

Depositors may close their accounts in the fund at any time and for any cause; but, unless the withdrawal is after twenty years of service or is caused by death, old age or illness, the employee can take out only his deposits, plus the interest accumulations. The company's subscriptions, however, are not withdrawn and remain in the fund to the credit of the persistent depositors.

Withdrawals are more numerous among the thousands of agents in the field, where there are frequent staff changes, than among the clerks in the home office. Therefore the field savings accounts, which comprise a separate class in the fund, show larger increases from forfeits than those of the clerical force. The word forfeit in this connection is used to indicate the company's money transferred from the account of the withdrawing depositor to the account of the loyal one.

The savings funds are invested by trustees chosen from the important officials of the company and are employed mostly in high-class bonds and real-estate mortgages. Last year the home-office force got 5.30 per cent on the straight fund investments and 1.23 per cent from forfeitures, making a total of 6.53 per cent on their savings.

Saving for a Trousseau

IN THE field the return on the investments was the same, but the yield on the many forfeitures was 3.58 per cent, making the total yield on deposits 8.88 per cent.

The way these Metropolitan savings accounts have piled up is little short of amazing. Of course one reason for their startling size is the fifty per cent contribution of the company. Some concrete examples will illustrate the results of systematic saving:

One of the agents in the field—the kind of agent who follows the trail of industrial insurance down the highways and through the alleys—has been putting aside $1.18 a week since April 3, 1900. He has actually deposited $848.50, yet his account stands at $2523.71. Of this total $424.25 is the company's contribution. The rest is the interest that the money has earned, plus forfeitures.

On the saving of one dollar a week since February, 1900, another field worker has rolled up a total of $2186.33. The amount of his actual deposits is only $719. The company's share, interest and forfeitures do the rest. An inspector in the field who earns fifty dollars a week, and who has a thrifty bent, has an account that aggregates $4578.58. It began April 1, 1900. His own savings are only $1553.15.

A girl in the New York office began to save in March, 1900, with the expectation that some day she would marry and need a trousseau. She took the desired step last April. Though she had deposited only $445, her account was $1183.33.

These incidents and many more that I could give not only add much to the welfare of these savers but give them

each day a fresh revelation of the wonders that money achieves when it is put by regularly and left to labor.

Nor does the company lose any opportunity to bring home this beneficent lesson. At most conventions of agents, for instance, the superintendent will say:

"All who are members of the Staff Savings Fund stand up!" Those who remain seated are not likely to continue much longer out of the Savings Fund. When employees get their pay envelopes the cashiers are instructed to say: "Can't I take out something for the savings fund?"

In this connection another plan that makes for compulsory saving is well worth explaining. It applies to the salaries of the host of women clerks in the home office, more than a thousand in number.

Formerly these girls were started at six dollars a week and raised from year to year until they got twelve dollars. The initial wage was found to be inadequate; so a minimum of nine dollars a week was established. Instead of regular increases, however, the company gives the girl a cash bonus of one hundred fifty dollars at the end of three years; three hundred dollars at the close of six; five hundred dollars when she finishes nine years' work, and two hundred dollars every year afterward.

This plan has a twofold value: First, it keeps the girl in the employ of the company, which gets the benefit of seasoned and continuous service; second, it provides the girl with a neat nest-egg at regular intervals, and the chances are that she would not have saved it if she had received it in the form of a weekly wage increase.

No girl gets her bonus without a brief sermon on the advisability of putting part of it, at least, into the savings fund. Experience shows that most of them already have modest accounts. It is perhaps fitting to close this Metropolitan chapter with the statement that last year its army of thrift saved exactly $315,743.50.

Somewhat different in scope is the Savings and Loan Association conducted by the employees of the New York Edison Company. Here the path of systematic saving leads to homebuilding on the easiest possible terms. In this process you encounter, for the first time in this journey through the domain of saving, the widely employed plan of selling shares to members on installments, which are called dues.

Four kinds of shares are sold. The most popular is the installment, paid for at the rate of one dollar a month, which may be used for systematic saving or for house-buying. Likewise this share gives its purchaser an illuminating lesson in the way money works. Its matured value is two hundred dollars; but it requires only the actual payment of one hundred thirty-eight dollars because, by compound interest, the matured value is reached in eleven years and a half at the present rate of earning.

Aids to Thrift

WHEN a member wants to buy a house he buys enough installment shares to cover the amount of his loan. He pays off these shares at the rate of one dollar a month on each share. These installments at maturity are sufficient to pay off his loan. It is the simplest kind of amortization. He pays an average of six per cent for the loan and on easy installments. Here is a concrete case:

Let us say that the member wants to borrow thirty-six hundred dollars. He buys eighteen installment shares. These cost him eighteen dollars a month. He pays eighteen dollars more in interest. The total cost of this house to him is at the rate of thirty-six dollars a month, which is no more than rent; yet every month brings him nearer to ownership of his domicile and the approach is made very easy.

In addition to this first aid to homemaking the association provides for proper appraisal, censorship of title, and exercises a general supervision. If a member has an annoying mortgage hanging over his head the association will take it up and he can reimburse it in easy installments.

When the installment shares are bought just as an investment they yield the holder an average of five and three-quarters per cent a year. This represents the earnings of the association on the money it lends to the home buyers or builders.

This association also sells savings shares, which have no definite dues and are paid for in optional deposits. It is just like putting money in a savings bank. The interest return is four per cent.

Then, too, there are income shares, paid for with a lump sum, which provide an annuity at the rate of five per cent. They are sold in pieces of one hundred dollars each.

The fourth share was devised to encourage the boys in the employ of the company to save, and such shares are known as juvenile saving shares.

They may be started with a deposit of ten cents a week and pay four per cent interest.

No feature of the Edison Association is more beneficial in promoting a competence than its automatic saving. This plan has found wide adoption and has come to be regarded as a regular part of most employees' thrift associations.

It consists of taking the saver's weekly or monthly deposit out of his pay before he gets it. Of course he must authorize it. Thus he becomes accustomed to receiving a net salary and the surplus goes on piling up almost without his knowledge. It is the best answer to the plea of the hitherto improvident, which always is: "I cannot save."

Turn to the Investment Fund of the Brooklyn Edison Company and you get a different plan, which brings to straight saving a highly desirable profit-sharing and copartnership process. Though only inaugurated in 1910, this fund includes thirteen hundred of the eighteen hundred present employees of the company, and embraces laborers and linemen.

Any one in the employ of the company may join, and he or she can begin an account with twenty-five cents.

The Loan Shark Blackmailed His Victim Into Bankruptcy and Ruin

One can have this taken out of his pay if he so elects. This automatic saving includes weekly installments of from one to twenty-three dollars. Curiously enough, the man who permits this last-named sum to be taken out of his envelope is earning only forty dollars a week.

Interest is paid at the rate of six per cent a year. The proceeds of the fund are invested by a board that includes the general manager, the treasurer and the auditor of the company, supplemented by two men named by the president and two by the employees. The investments are entirely in the securities of the company.

Here, as in so many similar organizations, you get striking examples of the results of systematic saving. In this era of high cost of living the following illustration may be found of interest: Early in 1911 a man started to save two dollars a week on a weekly salary of twenty-five dollars. Today his salary is thirty-seven dollars and he is saving fourteen dollars a week. In other words, he added every salary increase to his weekly saving and continued to live on twenty-three dollars a week. He is married too.

One desirable rule of the Investment Fund is that no depositor may withdraw money without the O. K. of the head of his department on the withdrawal blank. This procedure goes a long way toward cooling sudden and ardent impulse to be extravagant.

In the Brooklyn Edison thrift program there is an original scheme for profit sharing that makes all participants involuntary savers. In order to encourage and reward loyalty the company gives its men a certain share of the earnings each year. This is based on the dividend paid on the stock and the employees' salary. To those who have been in the company's employ two years one-fourth of the dividend on the salary is paid. This dividend has averaged eight per cent a year.

Therefore if a man gets two thousand dollars a year his share of the profits, after two years, is forty dollars. At the end of three years he gets one-half of the dividend on his salary; at the close of four years it is three-fourths. If he has worked there five years he gets the full dividend on his income, which usually means the bonus of a whole month's salary.

A constructive provision attaches to these profits. No one may draw out his share until it has been to his credit for three years. Of course it is earning interest all the time. This is the feature that makes for involuntary saving. An exception is made to this three-year rule in the case of an employee who wants to use his bonus to aid in the purchase of a house or for some pressing emergency. These withdrawals, however, are made at the discretion of a Provident Committee.

The company encourages the men to devote their share of the profits to the purchase of company stock, which is offered as an inducement. The stock buying is not mandatory, but last year one hundred took advantage of it.

Now let us see what a definite saving and lending system has done to redeem economically two types of workers—the telegraph operator and the printer.

After the Sharks

TAKE the case of the telegrapher first. In New York and elsewhere many were borrowing from loan vultures at interest rates ranging from four hundred to one thousand per cent a year. By holding the club of attacking their wages over their heads the lenders kept the victims in a state of mental terror, which impaired their efficiency. Frequently the most competent men were forced to jump their jobs to escape this persecution.

This demoralizing state of affairs was happening, for example, in the Postal Telegraph-Cable Company, where the excess of usurious zeal proved to be the undoing of the whole nefarious system. Here is the way it came about:

Back toward the end of the nineties a tall, lithe, lean, keen-eyed man sat in an office on an upper floor of the huge white Postal Building, which towers over City Hall Park in New York. He was born up in the state of New York and had been graduated from working a key in a small branch office to be general auditor of the company. His name was Edward Reynolds.

As auditor he came in close contact with the financial affairs of the employees. He had seen about him—in his operator days—the depredations of the loan vampires; now he was face to face with examples of garnisheed salaries and all the rest of the toll that usury exacted.

One day a particularly harrowing case of extortion came to his notice. He called the victim into his office, and the man came with fear and trembling, expecting to be dismissed; but Mr. Reynolds said to him:

"You have made a mistake in allowing yourself to be blackmailed. We are going to take up your battle for you. Don't pay any more interest. We will settle the claim against you on a fair compromise and you can begin all over again."

Mr. Reynolds sent for the loan shark. It was a new experience for the Shylock to find an employer interested in the loan troubles of his men. The auditor offered a fair compromise—the shark threatened suit; he was dared to go into court—and that took all the bluff out of him. He, and other loan sharks, were glad to settle.

The effect on the men was so cheering and helpful that Mr. Reynolds asked himself the question: Why not convert

this coöperative help into a definite and organized force? The result was the formation of the Mutual Investment Association of the Postal Telegraph-Cable Company, which has set a new mark for economic welfare.

It is a voluntary organization, with a membership limited to one hundred fifty. It is really a savings club. Membership is gained by subscribing to a share of stock with monthly installments of five dollars. This makes regular saving necessary.

There is no limit to the value of a share. Dividends are declared out of the proceeds of the installments; but, instead of being paid in cash, they are put to the credit of members, and thus continuous saving is encouraged. The value of each share on the first of February of this year was $457.05. This represents its paid-up installments and interest earnings. Last year each share earned $39.61.

The earnings are from two sources: One is by the investment of the money saved in high-grade stocks or bonds; the second is in loans to Postal employees, who need not be members of the association to have the borrowing privilege and who pay at the rate of six per cent a year. On a loan of twenty-five dollars, repaid in weekly installments of one dollar, the interest is seventy-five cents. At the time this article was written the association had assets of eighty-one thousand dollars in gilt-edged securities and good loans.

The association not only encourages its members to save, but, by an arrangement with a building and loan association, assists them to get homes. Operators who never knew what the word thrift meant now have bank accounts and are living in their own houses.

Mr. Reynolds, however, who meanwhile had risen to be general manager of the company, was not content with the good the association was doing. In sponsoring the affairs of the employees he came on another evil. He found that many of the men were buying merchandise on the installment plan, which is always costly. Stores that sold employees clothes on weekly payments were also lending them money and covering it up on the books as goods bought. Every operator must furnish his own typewriter and most of them were renting them on terms that were exorbitant.

So Mr. Reynolds made an arrangement by which the investment association would provide its members and other employees with what they needed at cash prices, to be returned to the organization in easy installments and with no interest charge. The association's profit is in the liberal cash discount it gets from the stores. The method of operation is very simple. If a Postal employee wants to buy a suit of clothes for twenty-five dollars he goes to the secretary of the association and gets a purchase card, which contains this sentence: "This card will introduce Mr. Blank, who will select goods to an amount not exceeding twenty-five dollars; same to be charged to the account of the Mutual Investment Association."

The Hurry-Up Touch Club

THE buyer does not have to show this card until the time comes to pay for the suit. Thus he gets the very lowest cash price. He can pay back the twenty-five dollars in installments of one dollar a week. This purchase-card system has extended to scores of stores in New York and Brooklyn, until the employee can supply practically all his personal needs and get a typewriter on a spot-cash price basis. It is just one more form of saving.

This plan of saving and lending money has proved so successful in New York that Mutual Investment Associations have been started by Postal employees in Chicago, Philadelphia, Washington and St. Louis.

In the Chicago office, for instance, it has wrought wonders. On account of the many changes in operators, due in the main to the inroads of the loan sharks, it was jocularly called the Tramp Office. Now it is one of the steadiest in the country. The result to the company has been a more efficient and permanent group of employees. To quote Mr. Reynolds: "When you build men economically you build them morally."

No less interesting is the economic emancipation of one group of printers, who have pointed the way to freedom for all their coworkers.

Before the introduction of the typesetting machine the printer was known as the Tramp of the Trades. One reason for his shiftlessness was the fact that he seldom saved any money and borrowed incessantly. The Hurry-up Touch Club was a feature of most composing rooms. More than one thrifty foreman did sharking on his own account; men who would not pay his price lost their jobs. And so it went.

The Boston Globe in the old days was no better and no worse in this respect than any other large printshop. There was the usual number of men who were constantly broke or borrowing at exorbitant rates.

In 1892 one of the oldest employees, with a saving sense, took out some shares in a coöperative bank. He got his first insight into humane lending. As he looked about and saw his colleagues struggling with debt and topheavy interest, he conceived the idea of starting a fund to which they could contribute and then borrow their own money. Thus the Globe Savings Fund and Loan Association came into being. It is one of the most successful in the country.

Only employees of the Globe are eligible. A member may deposit from one dollar to five dollars weekly until his account reaches three hundred fifty dollars, the maximum sum on which a dividend is paid to one depositor. This prevents a monopoly by a few members. Once started, the member must keep up his saving. He cannot advance or reduce the specific amount he promises to contribute. If he fails to deposit in any week he is fined two cents for every dollar of his deposit.

Loans ranging from one to three thousand dollars are made to members. The rates range from one per cent a week on small loans to an average of five per cent a year on large ones. For the small loans character is the only collateral required. On loans from fifty dollars up a married man must have the indorsement of his wife on the note, so that she may be acquainted with his bank relations. This provision has kept more than one man from extravagance. On the very largest loans life-insurance policies are accepted as security. So admirably is this fund conducted that the average return to the depositors has been as high as twelve per cent. It seldom falls under eleven. The dividends are paid pro rata to all depositors, and thus the borrower gets a share of the earnings.

The executive officers devote considerable attention to members who, through sickness or other misfortune, become financially embarrassed. The man's debts are usually pooled and the association pays them off on weekly installments. Thus the debtor escapes worry and his earnings contribute to the wiping out of his obligations all the time.

The whole effect of the Globe plan has been to establish thrift, create order and stability, and make the working force a cheerful and contented unit. The simple key has been systematic saving.

We now come to a process of mutual saving and lending that seems destined to create a fresh financial epoch for the American wage-earner. It lies in the so-called Credit Union, which is nothing more than the seasoned coöperative bank that has been the economic refuge of the small borrower—in both town and country—in Europe.

First, let us see what a Credit Union is. Summed up, it is an association of persons tilling the land in the same vicinity, working in the same establishment, or laboring for a common end, whose purpose is to provide a loan fund by small and systematic saving. This saving is accomplished by the purchase of shares of stock on the installment plan.

A fundamental rule is that each member is entitled to one vote, regardless of the number of shares he owns. Loans are made entirely on character and the affairs of the organization are conducted by members. Thus a purely democratic administration is achieved and a high moral standard established.

The Credit Union came to the United States by way of Canada, where many are in operation in the Province of Quebec. Massachusetts was the first of our states to enact a law authorizing them.

However, even before the Bay State took up the plan as a statute, the various coöperative agricultural commonwealths formed under the auspices of the Jewish Agricultural and Industrial Aid Society, in Connecticut, New Jersey and New York, had proved the efficacy of the scheme and built up a chain of helpful mutual small-loan agencies that are really the forerunners of a rural credit system. These unions are unincorporated and voluntary, and based entirely on character.

The Credit-Union idea lends itself admirably to the ambition of workers who want to organize for thrift. First to take advantage of the Massachusetts law were the employees of the American Express Company, whose union differs slightly from the original plan in that it is controlled and officered by officials of the company. Its chief purpose is to encourage saving. Shares may be bought on weekly installments of twenty-five cents and they pay interest at the rate of four per cent a year.

One excellent reason for the existence of the Credit Union—which applies everywhere—was given me by an officer of the American Express Company Employees' Union, who said:

"Our union has inspired men to save because it makes the medium for saving accessible. Many men do not become savers because they are too lazy to go to the trouble of finding a bank. They won't stand in line awaiting the pleasure of a dilatory clerk. Such procedure takes up much of their lunch hour and often some of the company's time. Furthermore, they will not go to a bank with a deposit of a quarter or half dollar; but they are willing to save this small sum if a clerk stands ready to receive it the moment it is paid to them as a wage."

Making Banking Easy

SO SATISFACTORY have been the operations of the Credit Unions in Massachusetts that a group of public-spirited business men in Boston have organized the Massachusetts Credit Union, in order to extend the system throughout the state. This union will not enter the loaning business, but will organize new unions, strengthen old ones, distribute literature about the idea, and be prepared to furnish local unions with funds when they fall short.

Last year a Credit-Union statute was written into the laws of the state of New York. Its principal features are: loans at the rate of not more than one per cent a month; exemption from attachment or taxation of members' savings up to six hundred dollars; equal distribution of profits; one vote for each member, no matter what his stockholdings are, and supervision by the State Banking Department.

The very first firm to incorporate under its provisions opened up a whole new and picturesque vista of usefulness. In the city of New York the firm of Bing & Bing operates extensively in real estate. An allied company called the Speedwell Construction Company erects and operates many large apartment houses. Here was a great variety of labor under one control.

The head of the firm, Mr. Alexander Bing, who has been a student of thrift systems, desired some plan by which he could make his employees save, thus becoming more efficient to themselves and to him. So he said:

"These people will not go to a savings bank, which is only open at stated hours. We will bring the bank to them."

He pointed out the merits of the new Credit-Union Law to his employees and under his direction they formed the Speedwell Credit Union. Any employee and—what is new and interesting—any member of an employee's family may become a member by subscribing for shares the par value of which is one dollar. Installments of twenty-five cents a week are accepted. A member may pay for half a dozen shares at the same time. Members need not purchase shares to become savers. They can begin with twenty-five cents a week and receive interest just as in a savings bank.

Up to this point the conduct of the organization is fairly conventional; but when you investigate the way it literally brings the bank to the people you uncover an interesting service. This savings system is, of course, easily accessible to the office force. How does it reach the scores who are scattered in apartment houses all over New York?

The case of the elevator men will illustrate. They are paid off in cash every Saturday night. If these employees, however eager they might be to save, had to wait until Monday to deposit their money they might easily succumb to myriad temptations to spend it; so they are provided with deposit slips, and as soon as they get their pay envelopes they can take out their weekly saving and hand it over to the superintendent of the building, who is authorized to receive it and who gives them a receipt.

Each employee has a passbook and at regular intervals the deposits are written in. This same system applies to the laborers working on new buildings for the firm. On payday they give their savings to the foremen, who issue receipts and then turn the deposits over to the treasurer of the union. This experience shows conclusively that when you make the medium for saving accessible, men will save. (Continued on Page 33)

The Vacation Savings Fund Has Grown Into a Nation-Wide Protest Against Useless Christmas Giving

HIS OWN STUFF

By Charles E. Van Loan

ILLUSTRATED BY HENRY RALEIGH

I'll Bet He Stored Up Enough Profanity Inside of Him to Last for the Rest of His Natural Life

IT'S a mighty fine thing for a man to know when he's had enough, but there's a piece of knowledge which beats it all hollow. That's for him to know when his friends have had too much.

This is no temperance sermon, so you needn't quit reading. It's the story of a baseball player who thought he was funny and didn't know when to quit the rough-and-tumble comedy that some idiot has named practical joking.

Before I tell you what happened to Tom O'Connor because he didn't know when to quit being funny, I want to put myself on record. I don't believe that there is any such a thing as a practical joke. As I understand the word, a thing in order to be practical must have some sense to it and be of some use to people. To play it safe I looked up the dictionary definition of the word to see if I could stretch it far enough to cover the sort of stuff that Tom O'Connor pulled on us at the training camp last season. I couldn't make it answer. Here's what I found in the dictionary:

"PRACTICAL—pertaining to or governed by actual use or experience, as contrasted with ideals, speculations and theories."

That's what the big book says it means, and I string with the definition whether I understand all of it or not. Show me anything in there that applies to sawing out half the slats in a man's bed or mixing up all the shoes in a Pullman car at three o'clock in the morning!

You can call it practical joking if you want to, but it won't go with me. I claim there's nothing practical about it, or sensible either. Practical joking is just another name for plain, ordinary foolishness with a mean streak in it. The main thing about a practical joke is that somebody always gets hurt—usually an innocent party.

I'm strong for a good clever joke. I get as much fun out of one as anybody and I can laugh when the joke is on me; but when it comes to the rough stuff I pass.

Take 'em as a whole, baseball players are a jolly bunch. They've got youth and health and vitality. They call us the Old Guard, but we're really nothing but a lot of young fellows and we have the reputation of being the liveliest outfit in the league; but even so, we got sick of the sort of stunts that Tom O'Connor handed us at the training camp and in the early part of the season.

We didn't have much of a line on Tom when he joined the club. He'd been in the big league only part of the season previously, and he came to the Old Guard as the result of a winter trade. We needed a first-baseman the worst way, and Uncle Billy—he's our manager—gave up a pitcher, an infielder and an outfielder to get Tom O'Connor away from the Blues. The newspapers made an awful roar about that trade, and so did the fans. They said Uncle Billy was out of his head and was trying to wreck the team by letting three good men go. The noise they made wasn't a whisper to the howl that went up from the other manager when the time came to get some work out of those three good men.

When it comes to a swap, Uncle Billy is a tougher proposition than a Connecticut Yank, and a Connecticut Yank can take an Armenian pawnbroker's false teeth away from him and give him Brazil nuts in exchange for 'em. Uncle Billy always hands the other managers three or four men for one. He's so liberal and open-hearted that they feel sorry for him, and they keep right on feeling sorry after they see what he's slipped them in the trade.

In this case the pitcher had a strained ligament that even the bone-setter couldn't fix, the infielder's eyes were giving out on him and the outfielder had a permanent charley-horse in his left leg. As big-league ballplayers they were all through, but as benchwarmers and salary-grabbers they were immense.

Even if they had been in condition I think that Tom O'Connor would have been worth the three, for he is a cracking good first-baseman, and now that he has settled down to business and quit being the team comedian he'll be even better than he was last year.

He joined us at the spring training camp in Louisiana. We've been going to the same place for years. It's a sort of health resort with rotten water to drink and baths; and the hotel is always full of broken-down old men with whiskers and fat wives to look after 'em.

O'Connor turned up in the main dining room the first night with a big box of marshmallows in his hand. He is a tall, handsome chap with a tremendous head of hair and a smile that sort of warms you to him even after you know him. He stopped at every table and invited folks to help themselves.

"These are very choice, madam; something new in confectionery. Prepared by a friend of mine. Won't you try one?"

That was his spiel, but the smile and the little twinkle of the eye that went with it was what did the business. The fat ladies didn't stop to think that it was rather unusual for a strange young man to be offering them candy. They smiled back at Tom and helped themselves to the marshmallows, and some of them insisted that their husbands should try one too.

Tom was a smooth, rapid worker and he kept moving, not stopping long at a table and never looking back. Perhaps that was just as well, for the marshmallow had been dipped in powdered quinine instead of powdered sugar. Quinine ain't so bad when you expect it, but when your mouth is all fixed for marshmallow the disappointment and the quinine together make a strong combination. The fat ladies went out of the dining room on the run, choking into their handkerchiefs, and the old men sent C. Q. D.s for the proprietor. He came in and Tom met him at the door and handed him one of the marshmallows, and then of course everybody laughed.

I admit that we might have begun discouraging his comedy right there. We would have done it if he'd been a minor-leaguer trying to break in, but he wasn't. He'd been five months with the Blues—a bad ball club, but still in the big league. That made him one of us. We knew and he knew that he was going to be our first-baseman and he settled down with as much assurance as if he had been with us ten years instead of ten hours.

He saw right away that we were going to be a good audience for him. Not all of his stuff was on the rough-house order. Some of us were not long in finding that out.

A couple of nights afterward we were having a nice, quiet little game of draw poker in my room on the third floor of the hotel. Any poker game running after ten o'clock in the same hotel with Uncle Billy has got to be a quiet one—or it's a case of a fifty-dollar fine all round.

Uncle Billy is a great baseball manager but he's awfully narrow-gauge on certain subjects, and one of 'em is the American indoor national pastime of draw poker. He doesn't like the game for seven hundred different reasons, but mainly because he says it sets a bad example to the kid players, who get to gambling among themselves and lose more than they can afford. That's true of course, but if a kid is born with the gambling bug in his system you can't fine it out of him, not even at fifty a smash. One season Uncle Billy tried to shut down on poker altogether, and there was more poker played that year than ever before. Then he took off the lid, and now we're allowed to play twenty-five-cent limit until ten o'clock at night. Think of it! Why, if a man had all the luck in the world and filled everything he drew to he might win as much as four dollars!

I'm not saying that the rule isn't a good one for recruits and kids, but it comes hard on the veterans, especially at the training camp where there isn't a thing to do after dark. We used to sneak a real game once in a while with a blanket over the transom and paper stuffed in the cracks and the keyhole. We had to do that because we couldn't trust Uncle Billy. He was just underhanded enough to listen outside of doors, and to make it worse the poor old coot has insomnia and we never know when he's asleep and when he's not.

Well, this poker party in my room was the real thing: Pat Dunphy, Holliday, Satterfield, Meadows, Daly and myself—all deep-sea pirates. It was table-stakes of course, every man declaring fifty or a hundred behind his stack in case he should pick up something heavy and want action on it.

It got to be about two in the morning, and Dunphy was yawning his head off and looking at his watch every few minutes. He was two hundred ahead. The rest of us were up and down, seesawing along and waiting for a set of fours or something. The elevators had quit running long ago and there wasn't a sound in the hotel anywhere. What talking we did was in whispers because we never knew when Uncle Billy might take it into his head to go for a walk. I've known him to bust up a poker game at four in the morning.

Dunphy was just scooping in another nice pot—like a fool I played my pat straight against his one-card draw—when all of a sudden a board creaked in the hall outside, and then came a dry, raspy little cough that we knew mighty well.

"Holy Moses!" whispered Dunphy. "Uncle Billy! Don't move!"

Then somebody pounded on the door. We were sure there wasn't any light showing through the cracks, so we sat quiet a few seconds trying to think what to do. The pounding began again, louder than before—bangety-bang-bang!

Well, our only chance was to keep Uncle Billy out of the room, so I motioned to the boys and they picked up their money and chips and tiptoed into the alcove in the corner. I whipped off my shirt, kicked off my pants, put on a bathrobe, tousled up my hair to make it look as if I'd been asleep a week, switched out the light and opened the door a few inches. Then I stepped out into the hall.

It was empty from end to end. There wasn't a soul in sight.

We had a long discussion about it. We all agreed that it was Uncle Billy's cough we heard; but why had he hammered on the door so hard and then gone away? That wasn't like him. Had he been round to the other rooms checking up on us? Was he so sure of us that he didn't need the actual evidence? Perhaps he was going to switch his system and begin fining people fifty dollars apiece on circumstantial evidence. It began to have all the earmarks of an expensive evening for the six of us.

"Did anybody else know about this party?" I asked.

"O'Connor knew," Holliday spoke up. "I asked him if he didn't want to play a little poker. He said he couldn't take a chance of getting in Dutch with the boss so soon. That was his excuse, but maybe he was a little light in the vest pocket. He already knew about the ten o'clock rule and the fifty-dollar fine."

"Did he know we were going to play in this room?"

"Sure, but I don't see where you figure him. He wouldn't have tipped it off to anybody. Probably Uncle Billy couldn't sleep and was prowling round. You can't get away from that cough. And he's got us dead to rights or he wouldn't have gone away. I'll bet he's had a pass-key and been in every one of our rooms. We'll hear from him in the morning."

It did look that way. We settled up and the boys slipped out one at a time, carrying their shoes in their hands. I don't know about the rest of 'em, but I didn't sleep much. The fifty-dollar fine didn't bother me, but Uncle Billy has got a way of throwing in a roast along with it.

I dreaded to go down to breakfast in the morning. Uncle Billy usually has a table with his wife and kids close

to the door, so he can give us the once-over as we come in.

"'Morning, Bob!" says Uncle Billy, smiling over his hotcakes. "How do you feel this morning?"

"Finer'n split silk!" says I, and went on over to the main table with the gang. That started me to wondering, because if Uncle Billy had anything on me he wouldn't have smiled. The best I could have expected was a black look and a grunt. Uncle Billy was a poor hand at hiding his feelings. If he was peeved with you it showed in everything he did. I didn't know what to make of that smile, and that's what had me worried.

Al Found the Snake, Which Relieved His Mind a Whole Lot

Dunphy and Holliday and the others were puzzled too, and the suspense was eating us up. We sat there, looking silly and fooling with our knives and forks, every little while stealing a peek at each other. We couldn't figure it at all. Tom O'Connor was at one end of the table eating like a longshoreman and saying nothing. Dunphy stood the strain as long as he could and then he cracked.

"Did Uncle Billy call on any of you fellows last night?" said he.

"No! Was he sleep-walking again, the old rascal?"

"Was anything doing?"

"He never came near the fourth floor. If he had he'd 'a' busted up a hot little crap game."

"What was he looking for—poker?"

None of the boys had seen him. It was plain that if Uncle Billy had been night-prowling we were the only ones he had bothered. Peachy Parsons spoke up.

"Did you see him, Pat?" says he.

"Why, no," says Dunphy. "I—I heard him."

For a few seconds there was dead silence. Then Tom O'Connor shoved his chair back, stood up, looked all round the table with a queer grin on his face and coughed once—that same dry, raspy little cough. It sounded so much like Uncle Billy that we all jumped.

O'Connor didn't wait for the laugh. He walked out of the dining room and left us looking at each other with our mouths open.

II

I KNEW a busher once who tore off a home run the first time he came to bat in the big league, and it would have been a lot better for him if he had struck out. The fans got to calling him Home-Run Slattery and he got to thinking he was all of that. He wouldn't have a base on balls as a gift and he wouldn't bunt. He wanted to knock the cover off every ball he saw. Uncle Billy shipped him back to Texas in June, and he's there yet. In a way O'Connor reminded me of that busher.

He had made a great start as a comedian. The stuff that he put over on the poker players was clever and legitimate; there was real fun in it. His reputation as a two-handed kidder was established then and there, and he might have rested on it until he thought of something else as good. He might have; but we laughed at him, and then of course he wanted to put the next one over the fence too.

I can see now, looking back at it, that we were partly responsible. You know how it is with a comedian—the more you laugh at him, the worse he gets. Pretty soon he wants laughs all the time, and if they're not written into his part he tries to make 'em up as he goes along. If he hasn't got any new, clever ideas he pulls old stuff or rough stuff—in other words he gets to be a slapstick comedian. A good hiss or two or a few rotten eggs at the right time would teach him to stay with legitimate work.

It didn't take Tom long to run out of clever comedy and get down to the rough stuff. Rough stuff is the backbone of practical joking. Things began to happen round the training camp. We couldn't actually prove 'em on Tom at the time—and we haven't proved 'em on him yet—but the circumstantial evidence is all against him. He wouldn't have a chance with a jury of his peers—whatever they are.

Tom began easy and worked up his speed by degrees. His first stunts were mild ones, such as leaving a lot of bogus calls with the night clerk and getting a lot of people rung out of bed at four in the morning; but of course that wasn't funny enough to suit him.

There was a girl from Memphis stopping at the hotel, and Joe Holliday the pitcher thought pretty well of her. He borrowed an automobile one Sunday to take her for a ride. After they were about twenty miles from town the engine sneezed a few times and laid down cold.

"Don't worry," says Holliday, "I know all about automobiles. I'll have this bird flying again in a minute."

"It sounded to me as if you'd run out of gas," said the girl, who knew something about cars herself.

"Impossible!" says Holliday. "I had the tank filled this morning and you can see there's no leak."

"Well, I don't know all about automobiles," says the girl, "but you'd better take a look in that tank."

That made Holliday a little sore, because he'd bought twenty gallons of gasoline and paid for it. They stayed there all day and Holliday messed round in the bowels of the beast and got full of oil and grease and dirt. I'll bet he stored up enough profanity inside of him to last for the rest of his natural life. And all the time the girl kept fussing about the gasoline tank. Finally, after Joe had done everything else that he could think of, he unscrewed the cap and the gas tank was dry as a bone.

Somebody with a rare sense of humor had drawn off about seventeen gallons of gasoline.

"I told you so!" said the girl—which is just about what a girl would say under the circumstances.

They got back to the hotel late that night. Love's young dream had run out with the gasoline, and from what I could gather they must have quarreled all the way home. Joe went down and got into a fight with the man at the garage and was hit over the head with a monkey-wrench. From now on you'll notice that Tom's comedy was mostly physical and people were getting hurt every time.

Joe's troubles lasted O'Connor for a couple of days and then he hired a darky boy to get him a water snake. I think he wrote it in the boy's contract that the snake had to be harmless or there was nothing doing. He put the snake, a whopping big striped one, between the sheets in Al Jorgenson's bed, which is my notion of no place in the world to put a snake. Jorgenson is our club secretary—a middle-aged fellow who never has much to say and attends strictly to business.

Al rolled on to the snake in the dark, but it seems he knew what it was right away. He wrecked half the furniture, tore the door off the hinges and came fluttering down into the lobby, yelling murder at every jump. It was just his luck that the old ladies were all present. They were pulling off a whist tournament that night, but they don't know yet who won. Al practically spoiled the whole evening for 'em.

The charitable way to look at it is that Tom didn't know that Jorgenson was hitting the booze pretty hard and kept a quart bottle in his room. If he had known that, maybe he would have wished the snake on to a teetotaler, like Uncle Billy. To make it a little more abundant Tom slipped in and copped the snake while Al was doing his shirt-tail specialty, and when we got him back to the room there wasn't any snake there. Tom circulated round among the old ladies and told 'em not to be alarmed in the least because maybe it wasn't a real snake that Jorgenson saw.

But Tom had his good points after all. The next morning Al found the snake tied to his doorknob, which relieved his mind a whole lot; but he was so mortified and ashamed that he had all his meals in his room after that and used to come and go by the kitchen entrance.

Tom's next stunt—which he didn't make any secret of—put four of the kid recruits out of business. He framed up a midnight hunt for killyloo birds. It's the old snipe trick. I didn't believe that there were four people left in the world who would fall for that stunt. It was invented by one of old man Pharaoh's boys in the days of the Nile Valley League. It is hard to find one man in a whole town who will fall for it, because it has been so well advertised, but Tom grabbed four in a bunch. It just goes to show how much solid ivory a baseball scout can dig up when his traveling expenses are paid.

The idea is very simple. First you catch a sucker and take him out in the woods at night. You give him a sack and a candle. He's to keep the candle lighted and hold the mouth of the sack open so that you can drive the killyloo birds into it. The main point is to make it perfectly clear to the sucker that a killyloo bird when waked out of a sound sleep always walks straight to the nearest light to get his feet warm. After the sucker understands that thoroughly you can leave him and go home to bed. He sits there with his candle, fighting mosquitoes and wondering what has become of you and why the killyloo birds don't show up.

Tom staged his production in fine style. He rented a livery rig and drove those poor kids eleven miles into a swamp. If you have ever seen a Louisiana swamp you can begin laughing now. He got 'em planted so far apart that they couldn't do much talking, explained all about the peculiar habits of the sleepy killyloos, saw that their candles were burning nicely and then went away to herd in the game. He was back at the hotel by eleven o'clock.

About midnight the boys held a conference and decided that maybe it was a bad time of the year for killyloo birds but that the sucker crop hadn't been cut down any. They started back for the hotel on foot and got lost in mud clear up to their necks. They stayed in the swamp all night and it's a wonder that they got out alive. And that wasn't all: Uncle Billy listened to their tales of woe and said if they didn't have any more sense than that they wouldn't make ballplayers, so he sent 'em home.

The night before we were to leave for the North there was a little informal dance at the hotel and the town folks came in to meet the ballplayers and learn the tango and the hesitation waltz.

It was a perfectly bully party and everything went along fine until the punch was brought in. We'd decided not to have any liquor in it on account of the strong prohibition sentiment in the community, so we had a kind of a fruit lemonade with grape juice in it.

Well, those fat old ladies crowded round the bowl as if they were perishing of thirst. They took one swig of the punch and went sailing for the elevators like full-rigged ships in a gale of wind.

Of course I thought I knew what was wrong. It's always considered quite a joke to slip something into the punch. I'd been dancing with a swell little girl and as we started for the punch-bowl I said:

"You won't mind if this punch has got a wee bit of a kick in it, will you?"

"Not in the least," said she. "Father always puts a little brandy in ours."

So that was all right and I ladled her out a sample. I would have got mine at the same time, but an old lady behind me started to choke and I turned round to see what was the matter. When I turned back to the girl again there were tears in her eyes and she was sputtering about rowdy ballplayers. She said that she had a brother at college who could lick all the big-leaguers in the world, and she hoped he'd begin on me. Then she went out of the room with her nose in the air.

I was terribly upset about it because I couldn't think what I had done that was wrong, and just because I had the glass in my hand I began drinking the punch. Then I went out and climbed a telegraph pole and yelled for the

"How Dare You, Sir! Help! Police! Help!"

fire department. Talk about going crazy with the heat. It can be done, believe me! I felt like a general-alarm fire for the rest of the evening.

There was an awful fuss about that, and some of us held a council of war. We decided to put it up to O'Connor. He stood pat in a very dignified way and said that he must positively refuse to take the blame for anything unless there was proof that he did it. About that time the cook found two empty tabasco-sauce bottles under the kitchen sink. That didn't prove anything. We already knew what the stuff was and that too much of it had been used. One bottle would have been a great plenty.

That was the situation when we started North. Everybody felt that it was dangerous to be safe with a physical humorist like O'Connor on the payroll. We hoped that he'd quit playing horse and begin to play ball.

We went so far as to hint that the next rough stuff he put over on the bunch would bring him before the Kangaroo Court and it wouldn't make any difference whether we had any evidence or not. The Kangaroo Court is the last word in physical humor. It's even rougher than taking the Imperial Callithumpian Degree in the Order of the Ornery and Worthless Men of the World.

This had some effect on Tom and we really thought that he had reformed, but we should have known that there is only one cure for a comedian, and that is to hand his own stuff right back to him.

III

THE last straw fell on us in the home town. Jorgenson came into the dressing room one afternoon with a handful of big square enve-

lopes. There was one for every man on the team.

I opened mine and there was a stiff sheet of cardboard inside of it printed in script. I didn't save mine, but it read something like this:

Mr. Augustus P. Stringer requests the honor of your company at dinner, at the Algonquin Club, 643 ——— Avenue, at seven-thirty on the evening of May the Twelfth, Nineteen Hundred and ———. Formal.

Well, there was quite a buzz of excitement over it.

"Who is this Mr. Stringer?" asks Uncle Billy. "Any of you boys know him?"

Nobody seemed to, but that wasn't remarkable. All sorts of people give dinners to ballplayers during the playing season. I've seen some winters when a good feed would come in handy, but a ballplayer is only strong with the public between April and October. The rest of the year nobody cares very much whether he eats or not.

"He's probably some young sport that wants to show us a good time and brag about what a whale of a ballplayer he used to be in college," says Pat Dunphy.

"You're wrong!" says Peachy Parsons. "Ten to one you're wrong! I never saw this Mr. Stringer, but I'll bet I've got him pegged to a whisper. In the first place I know about this Algonquin Club. It's the oldest and the most exclusive club in the city. Nothing but rich men belong to it. You can go by there any night and see 'em sitting in the windows, holding their stomachs in their laps. Now this Mr. Stringer is probably a nice old man with a sneaking liking for baseball. He wants to entertain us, but at the same time he's afraid that we're a lot of lowbrows and that we'll show him up before the other club members."

"What makes you think that?" asks Dunphy.

"Simple enough. He's got an idea that we don't know what to wear to a banquet, so he tips us off. He puts 'formal' down in one corner."

"What does that mean?"

"It's not usually put on an invitation. It means the old thirteen-and-the-odd. Claw-hammer, white tie, silk hat and all the rest of it."

"How about a 'tux'?"

"Absolutely barred. A tuxedo isn't formal."

"That settles it!" says Dunphy. "I don't go. If this bird don't want to see me in my street clothes he don't need to see me at all. I never bought one of those beetle-backed coats and I never will!"

"Come now," says Uncle Billy, "don't get excited. I know a place where you can rent an entire outfit for two bucks, shoes and all."

"Oh, well," says Dunphy, "in that case ——"

The more we talked about it, the stronger we were taken with the idea. It would be something to say that we'd had dinner at the Algonquin Club. We warned Tom O'Connor that none of his rough comedy would go. He got awfully sore about it. One word led to another and finally he said if we felt that way about it he wouldn't go. We tried to perusade him that it wasn't quite the thing to turn down an invitation, but he wouldn't listen.

You never saw such a hustling round or such a run on the gents' furnishing goods. Everybody was buying white shirts, white ties and silk socks. If we were going to do it at all we felt that it might as well be done right, and of course we wanted to show Mr. Stringer that we knew what was what. Those who didn't own evening clothes hired 'em for the occasion, accordion hats and all. We met a couple of blocks away from the club and marched over in a body like a lot of honorary pall-bearers.

We got by the outer door all right and into the main room where some old gentlemen were sitting round, smoking cigars and reading the newspapers. They seemed kind of annoyed about something and looked at us as if they took us for burglars in disguise, which they probably did. Up comes a flunky in uniform, knee-breeches and mutton-chop whiskers. Uncle Billy did the talking for the bunch.

"Tell Mr. Stringer that we're here," says he.

"I—beg your pardon?" says the flunky.

"Just Run Along and Tell Mr. Stringer That His Guests are Here"

"You don't need to do that," says Uncle Billy. "Just run along and tell Mr. Stringer that his guests are here."

The flunky seemed puzzled for a minute, and then he almost smiled.

"Ah!" says he. "The—Democratic Club is on the opposite corner, sir. Possibly there has been some mistake."

Uncle Billy began to get sore. He flashed his invitation and waved it under the flunky's nose.

"It says here the Algonquin Club. You don't look it, but maybe you can read."

"Oh, yes, sir," says the flunky. He examined the invitation carefully and then he shook his head. "Very, very sorry, sir," says he, "but there is some mistake."

"How can there be any mistake?" roars Uncle Billy. "Where is Mr. Stringer?"

"That is what I do not know, sir," says the flunky. "We have no such member, sir."

Well, that was a knock-out. Even Uncle Billy didn't know what to say to that. The rest of us stood round on one foot and then on the other like a lot of clothing-store dummies. One of the old gentlemen motioned to the flunky, who left us, but not without looking back every few seconds as if he expected us to start something.

"James," pipes up the old gentleman, "perhaps they have been drinking. Have you telephoned for the police?"

"They don't seem to be violent yet, sir," says James. Then he came back to us and explained again that he was very, very sorry, but there must be some mistake. No Mr. Stringer was known at the Algonquin Club.

"This way out, gentlemen," says James.

I think I was the first one that tumbled to it. We were going down the steps when it struck me like a thousand of brick.

"Stringer!" says I. "We've been strung all right. Tom O'Connor has gone back to the legitimate!"

"No wonder he didn't want to come!" says everybody at once.

We stood on the corner under the lamppost and held an indignation meeting, the old gentlemen looking down at us from the windows as if they couldn't quite make up their minds whether we were dangerous or not. We hadn't decided what we ought to do with Tom when the reporters began to arrive. That cinched it. Every paper had been tipped off by telephone that there was a good josh story at the Algonquin Club, and the funny men had been turned loose on it. Uncle Billy grabbed me by the arm.

"Tip the wink to Dunphy and Parsons and let's get out of this," says he. "I don't often dude myself up and it seems a shame to waste it. We will have dinner at the Casino and frame up a come-back on O'Connor."

I've always said that, in spite of his queer notions about certain things, Uncle Billy is a regular human being. The dinner that he bought us that night proved it, and the idea that he got, along with the coffee, made it even stronger.

"Do you boys know any actresses?" said he. "I mean any that are working in town now?"

"I know Hazel Harrington," says Parsons.

"Ah-hah," says Uncle Billy. "That's the pretty one in Paris Up to Date, eh?" Why, the old rascal even had a line on the musical comedy stars! "Is she a good fellow?"

"Best in the world!" says Parsons. "And a strong baseball fan."

"Fine!" says Uncle Billy and he snapped his fingers at a waiter. "Pencil and paper and messenger boy—quick! Now then, Peachy, write this lady a note and say that we will be highly honored if she will join us here after the show to discuss a matter of grave importance to the Old Guard. Say that you will call in a taxi to get her."

When the note had gone Uncle Billy lighted a fresh cigar and chuckled to himself.

"If she'll go through with it," says he, "I'll guarantee to knock all the funny business out of Tom O'Connor for the rest of his natural life!"

Miss Harrington turned up about eleven-thirty, even prettier off the stage than on it, which is going some. She said that she had sidestepped a date with a Pittsburgh millionaire because we were real people. That was a promising start. She ordered a light supper of creamed lobster and champagne and then Uncle Billy began to talk.

He told her that as a manager he was in a bad fix. He said he had a new man on the payroll who was promoting civil war. He explained that unless he was able to tame this fellow the team would be crippled. Miss Harrington said that would be a pity, for she had bet on us to win the pennant. She wanted to know what was the matter. Uncle Billy told her all about Tom O'Connor and his practical jokes. Miss Harrington said it would be a good thing to give him a dose of his own medicine. It was like Uncle Billy to let her think that the idea belonged to her.

"Suppose," says Uncle Billy, "you should get a note from him, asking you to meet him at the stage door some night next week. For the sake of the ball club, would you say 'Yes'?"

"But what would happen after that?" asked Miss Harrington. "I don't know the man at all and ——"

Uncle Billy told her what would happen after that, and as it dawned on the rest of us we nearly rolled out of our chairs. Miss Harrington laughed too.

"It would be terribly funny," said she, "and I suppose it would serve him right; but it might get into the papers and ——"

Uncle Billy shook his head.

"My dear young lady," says he, "the only publicity that you get in this town is the publicity that you go after. I am well and favorably known to the police. A lot of 'em get

(Continued on Page 64)

HEART OF GOLD

By Henry Kitchell Webster

ILLUSTRATED BY ARTHUR WILLIAM BROWN

"I Understand You, All Right; But You Wouldn't Understand Any One Like Me in a Thousand Years"

III

HAZEL went over to a little clothes closet and pretty deliberately took off her hat and the big fur coat that brought her weight up to one hundred and four pounds. She was in time, then, after all. The rube had not got away yet with all his mother's savings in his pocket; but the girl knew she must be careful. It would not do to make any mistakes in trying to dissuade Keziah from doing what her boy—with tears in his voice probably—had begged her to do. A wrongly chosen word might spoil everything.

She was still half buried in the shallow little cupboard, replacing her hatpins with minute accuracy in the holes they had come out of, when she heard the old lady getting up rather creakingly from her rocker.

"I guess we may as well be goin' to bed—both of us," she said as Hazel faced round. "There's nothin' like a night's sleep for settlin' yer mind. And mine cert'nly needs settlin' after what I've b'en through tonight."

They had lived together a year, with perhaps the nearest approach to intimacy that was possible to either of them. Both were reserved to an extraordinary degree—but here was where the difference came in: the girl—buffeted, cheated, tricked, grown out of all her illusions and most of her faiths before she was well into her teens—had cultivated and developed the blank, impenetrable reserve she wore before the world as a defensive armor. She could have understood that form of self-defense in the older woman.

The sight of the old lady, however, beaming trust and confidence and affection on her through her big iron-bowed spectacles—and yet carrying her troublesome problem to bed with her, all alone, without a word—seemed to the girl almost unendurably pathetic. It made her throat tighten and her eyes blur.

Keziah saw the brightness in the girl's green eyes, and the troubled, thoughtful look in her face gave way to her old benignant smile.

"Don't you fret about it, child," she said.

"Look here!" said Hazel. "Perhaps you're right about a night's sleep; but in the morning, when he comes back and you talk things over with him, I want to sit in—see?"

"I don't see as it would harm any," said Keziah, "though there ain't a mite of need of it. The boy's made a mistake; but he'll understand better in the mornin' too."

This was a little puzzling; and Hazel was still frowning over the meaning of it when the old lady stopped halfway down the passage to her bedroom, hesitated like one in difficulty, and then said something more puzzling still:

"Mebbe—mebbe in the morning, if you was to dress fer goin' out—in your reg'lar street clothes—it'd help him to get over his mistake."

Hazel wrestled with that remark for a while after she went to bed. Had she got any clew at all to its meaning she might have lain awake a long while over it; but, as she could make nothing of it whatever, she fell asleep presently.

The next thing she knew—somewhere along in the middle of the night—the doorbell was ringing; because, if your regular hours for sleep are from two to ten, half past seven A. M. is the middle of the night—just about.

Hazel slept on a couch in the sitting room, preferring it to the tiny little box, with a window in the light shaft, that offered the only alternative. Her reaction to the thrill of the bell was purely galvanic. She was not awake at all really when she sprang out of bed, groped for the sleeves of her heavily quilted dressing gown and poked her feet into her fleece-lined slippers. The bell was probably a mistake—or it might be a telegram or a special-delivery letter; and the more expeditiously she disposed of it the sooner she could be back in bed again, sleeping in the normal horizontal position. She would not have stopped for the dressing gown and slippers, except that the doctor had advised her to sleep with the windows wide open and the room was cold.

Consequently when she pulled the door open and found herself confronting Newton Strong it took her the better part of a minute to get her mental eyes open. During that time she simply stared at him. And he, with a difference, stared back at her.

To begin with, he did not know who she was at all—this pale, slim young girl with her black hair done up in two thick braids and her sleepy eyes staring at him. A woman always looks younger, or else a great deal older, than her age when you see her that way, with her hair hanging and in slippers without heels. And Hazel had not yet reached the age where the candor of such a revelation made her look old. And then, last night's make-up never entirely came off until she had washed her face in the morning, and the imperceptible residuum of it gave her skin the bloom of a child's. Indeed, it was for a child that Newton at first took her.

"My m-mother—" he stammered, "Mrs. Strong—asked me to come to breakfast."

"Breakfast!" said Hazel, shivering with the cold and with the effort to wake herself up. "Oh—yes. Come in."

It was not until she had closed the door behind him that he knew her.

"Why!" he exclaimed, "you ——"

She interrupted him with a quick little gesture toward his mother's bedroom up the hall.

"She's asleep yet," she whispered.

The rube took this admonition with a little gasp; then, still staring at her, he began to flush deeper and deeper. Presently he turned away and looked out the window.

"You might shut it," suggested Hazel. "The room will get warm quicker." And she padded across and closed the other one—the maneuver gave her time to think and she felt she needed it.

Obviously here was a providential chance to intervene once more in old Keziah's defense and finish up what she had begun the previous night in her dressing room—only, somehow, as she looked at the rube this morning in the light of day, as he stood there now at the window, painfully embarrassed, turning his soft widebrimmed hat round and round in his hands, the line she had taken with him last night seemed hardly applicable.

Perhaps it would not have seemed applicable last night if she had had time really to look at him then. She had been so hurried and so anxious that she had made her proposition rather to the image of Keziah's son she had been carrying in her mind for such a long time than to the man who had stood before her. He did not look like a regular grafter—no more really than did Keziah herself. There was a look of innocence about him that reminded her of Keziah—a look of competence too.

Perhaps he really had played in hard luck. Perhaps he had not understood fully what his mother's situation was or how hard she had to work for her thirty a week. The old lady—this was rather a startling thought—might have been as reticent about her affairs with him as she was with Hazel.

"Look here!" she said, moving a little away from the window and leaning back against the radiator. "The old lady'll be coming out soon; but let's you and I have a little chin first—try to get things straight. That was pretty rough stuff I handed you last night, but that was just because I thought she was getting the worst of it. Maybe I butted in without knowing what I was talking about. Things like that have been known to happen. Take off your overcoat and sit down and deal it out to me straight."

He stammered out "Thank you!" and began unbuttoning his coat; but, after he had taken one brief and rather panicky look at her—a look that somehow included the disheveled bed she had so recently sprung out of—his eyes once more sought refuge in the blank front of the apartment house across the street.

And Hazel—Freddy Boldt would not have believed this, but it is true just the same—Hazel, after a puzzled frown that lasted half a second, began to blush. That last incomprehensible suggestion of Keziah's the night before recurred to her.

"I'll—I'll go and dress first," she said.

She turned up the blankets on the couch and drew the blue-and-red-striped cover, which disguised its functions by day, over it before she left the room. As she closed the door between them she apostrophized it, halfway between mirth and indignation.

"Now what," she inquired, "what do you know about that?"

A notion occurred to her that brought her color flaming up higher than ever. If he were shocked and embarrassed by her appearance this morning in a heavily quilted blue-silk dressing gown which, for warmth, closed tightly under her chin and reached clear to the floor, what must he have thought of her last night?

The rube himself, meanwhile, on his side of the door, made no remarks, but the shock to a number of his preconceived ideas went a good deal deeper. The first of these shocks had come with his identification of the pale, slim young girl in the dressing gown with the painted baggage who had abducted him the night before.

Paint on a face had always represented to him simply the black flag of feminine piracy, flaunted shamelessly from the mast in order that all might understand and that no mistakes might be made. Also, it was worn, he supposed, to conceal the ravages of age and wickedness. Under the paint, which gave that wicked adventuress whatever charms she had, he had assumed a perfect hag; but the vision in the blue dressing gown had looked to Newton I am giving away a secret, but you may as well know it now as later—like an angel.

He was one of those simple persons—certainly with regard to women—who make the world simple. The celebrated little girl, with the curl in the middle of her forehead, is to people of this sort the prototype of all women. If they are good at all they are very, very good, and if they are bad their horridness is simply unspeakable and unspoken of.

Clearly Hazel, with that childlike look of innocence on her and that unmistakably authentic concern for his mother's welfare, was not the vampire he had mistaken her for; and if a girl as pretty as Hazel was not a vampire, then an angel was all there was left for her to be.

On the other hand, though, she was certainly an actress—an actress who played the part of a grossly mercenary adventuress, who smoked cigarettes and sat on a table and crossed her legs and wore clothes that ——

The thought of those clothes he had seen on her person and littered about her dressing room gave him a twinge of misgiving that hurt horribly.

The other side of the door Hazel was dressing as fast as she could and thinking as fast as she dressed. She was a pretty wise young lady; and one of her shrewd observations on life was the fact that you were not very likely to get the whole truth out of anybody by sitting down blankly in front of him and asking him to tell you about himself, even supposing him to be willing to tell you the whole unvarnished truth—which was some supposition, to begin with. The genuine revelations that you got out of people began when they had forgotten all about themselves.

Before she had buttoned the last button in her sober little silk blouse, however, she had hit on an idea for giving Newton something else to think about besides the story he was probably at this moment engaged in framing up. As she came blinking sleepily out of her little dressing room she glanced at the tiny watch in the bracelet on her wrist.

"Gee!" she said. "I don't believe I was ever awake at this time of day before. Look here! There's no use waiting

for the Swede. She don't come till ten o'clock. Let's go out in the kitchen and boil up the mocha for ourselves."

The scene, though, did not work out as she had expected. It flew the track right at the beginning, when Newton exhibited a culinary technic so far superior to Hazel's that in five minutes it was he who was getting the breakfast, while she flitted about the kitchen and tried to keep out of the way.

"I think I'd know this was my mother's kitchen," he had observed almost as soon as he had taken a look round. "Though of course it isn't much like the one we had back home."

There must have been something homelike about it, though, because, except for occasional moments when he met Hazel's eye and the old puralysis returned, he ceased to be the blushing, uncomfortable, tongue-tied creature of her earlier experiences with him. Except for the fact that he did not talk like a rube, he reminded her of old Keziah more than ever.

"Did you learn to cook out West?" she asked; and he laughed outright at the question.

"No," he said. "I'm a regular cook. My mother taught me when I was a kid. She used to say I was about as good as she was—but I guess that was parental pride. In the winter, when outdoor chores were slack, she and I spelled each other off in the kitchen, week by week. It never did any good though. She always found something else to work at. If it wasn't her own work it was somebody else's." He looked round at the girl just then and caught the little confirmatory nod she gave this statement. "She's still like that?" he asked.

Hazel nodded again and the look of worried perplexity that came into his face opened the sluicegates. She set down the coffee pot, crossed the little kitchen and confronted him.

"Look here!" she said. "I had a bum steer last night; but what I said goes just the same. I know how you feel about it. I've been up against it myself. I'm in luck just now." The doctor she went to see every week would have understood the way her lips twitched into an ironical smile over that, but Newton did not have the data. "And it's your mother I owe it to. If it hadn't been for her —— Well, I owe her a lot—not money, but in other ways. I'd like to get square—see? So you tell her you're all right—don't need any more—help; and let me stake you on the quiet."

Newton fairly jumped at that, but his gasp gave her time to go on with a rush.

"It's just a loan, of course. You will be on the easy side of the street pretty soon and then you can pay it back. It's likely"—that same ironical smile twitched her lips again—"that I'll need it then more than I do now; so, you see, it's a favor to me too. Keep me from blowing it in." He turned away from her rather suddenly, and she saw him shut his hands tight and draw a long breath. "All right," she concluded encouragingly. "Think it over."

"Was that"—he asked, still without looking round at her—"was that what you meant last night?"

"Oh, forget last night! I had a bum steer, I tell you, and I was sore. The proposition was the same, only—well, this morning I'd like to shake hands on it."

Newton might have said: "Forget the proposition, but shake hands anyway." That represented more or less what was in his mind; but he had never talked with an angel before and his thoughts were whirling too fast for any one of them to find an outlet. The beauty—the innocence of her in her blue skirt and blouse her warm-hearted affection for his mother and her kindness for him—the loyalty of her! What a pal she would make! Suppose a miracle should happen and she ——

So he did not say a word—just stood there staring at her until with a shrug of her slim shoulders she turned away.

"I suppose you're sore now," she said, "because of last night."

That stung him to speech.

"Sore?" he said. "Because—because you tried to protect my mother from a grafter? Of course that's what you thought me. I can see it plain enough. A man must seem pretty worthless who'd let his old mother work like that! And then, I suppose you knew about her sending me money. She did. Every time I sent her any she sent it back."

The color came flushing up again into the girl's cheeks. Really it was a shame that Freddy Boldt and George Featherstonhaugh could not have been there to see.

"I didn't even know," she said a little unevenly, "about her sending the money to you—only she seemed so worried about you and so scared when your letter came in."

He looked a little puzzled at that—and then he smiled.

"I suppose she began worrying," he said, "when I began threatening to come here to see for myself what she was doing and why she'd come to Chicago—why she'd left East Weston, you know." Hazel stared at that.

"Don't you know why she left East Weston?" she asked.

He shook his head.

"I tried to get it out of her last night, but I couldn't. I wish you'd tell me."

"You can search me!" said Hazel. "I thought ——" And then she floundered, because she was through the ice again. What was worse, her confusion gave him a hint.

"You thought it had something to do with me? That I'd—disgraced her some way? Oh, please don't mind! Of course that's what you thought. Anybody would have."

Hazel Began Walking Crooked and Saying Things That Were Not in Her Lines at All

This was rather too easy a view for the girl to take however. She had made the mistake that always exasperated her when other people made it.

"My middle name was Wiseheimer that time all right!" she said disgustedly. "Only—well, there's one thing I don't see. What was it threw the scare into old Ke—into your mother? Why didn't she want you to come?"

Seldom has the shoe of embarrassment changed feet more abruptly than it did at Hazel's question. The rube turned the unlovely color of an American Beauty rose.

"My m-mother had never t-told me what she was doing out here," he stammered. "She was afraid to tell me for f-fear I'd be shocked—about the theater, you know. And—well," he laughed unhappily, "I guess I was all right." The very desperateness of his embarrassment forced him to turn and meet her eyes. "You see," he said, "I made a much worse mistake about you than you did about me."

The girl returned his look thoughtfully.

"How do you know," she asked, "that it was a mistake you made about me?"

"I've seen you and talked with you," he said simply.

"You didn't like me last night," she persisted, smiling a little, "when I came out on the stage and lighted that cigarette."

"I'm not talking about the theater," he interrupted brusquely. "I'm talking about you. I know what you are—the real you! If there are things you do and say there that I don't—like, I guess that's because ——" Embarrassment was simply burning him up and he was stumbling fearfully; but he plodded on through and managed to get it out—"because—well, maybe you don't just understand what they mean?—how they'd be taken by men, you know."

At first the only expression in the girl's face was a puzzled pucker between her fine brows. Then, as she got his meaning, her eyes widened and she turned suddenly away from him with what started out to be a laugh, but did not end exactly that way. Really it did not sound to Newton like a laugh at all.

"Oh, please!" he cried. "I only said it because I had to. I wouldn't have hurt you for anything. Last night, in your dressing room, I was sort of rattled or I might have understood then—what you really were, you know. You may be sure I understand now."

"You didn't hurt me," she said; and when she turned there was a smile, albeit a rather ragged one, on her lips. "I understand you all right," she went on; "but you wouldn't understand anyone like me in a thousand years."

The sort of breakfast that Hazel had in mind when she suggested that they go out into the kitchen and get it for themselves would have been done long ago; but Newton, without asking any questions except as to where a few things were, had laid the foundation for the meal on a much larger scale. If anybody had offered him a cup of black coffee and a slice of toast and told him it was breakfast his feelings would have been hurt. He had something in the oven now, compounded principally of flour and lard. The girl had watched the mixing process with the fascination of horror—and she did not yet know what it was going to turn out to be.

He seemed to have no misgivings on the subject. Anyhow he turned to the oven door when Hazel said he would not understand any one like her in a thousand years, and he had ignored the remark. He just produced a pan of baking-powder biscuits like a prestidigitator and announced that breakfast was ready.

"Mother's changed in one thing," he observed, "she'd never have slept through all this."

"Don't! Don't Take Her Away From Me—Yet"

Hazel thought it was a bit queer herself; but she had one more mystery to solve, and she meant, if possible, to accomplish this before the old lady appeared. So she presented the first explanation that came to hand.

"It's only half-past eight and she doesn't wake up usually for another half hour. There's a lot in what you're used to."

"Yes," he said thoughtfully; "I guess that's so." And what he was thinking of was revealed the next minute, when he added: "I wish you'd tell me about the theater—about what your work is, and all."

"Do you mean your mother's?" she asked.

"Yes; and—yours," he said. "It seemed horrible to me last night; but I suppose ——" He flushed a little.

"Oh, it isn't so bad," she said, "not if you're lucky and have a place like the Globe to work in."

He stared a little at that, wondering—if the Globe were a good place—what the others must be like.

"You've got a chance for good steady work in a show like Willy Lord's," she explained. "The trouble with the profession is the ups and downs. You make a hit in something and draw down a hundred a week for a while; and then you get a contract for a new show at one-fifty, and the new show's a bloomer and the notice goes up, and there you are—flat! Maybe you don't get another look-in for six months. You can't go back in the chorus and you've got to keep up a front. And then, if anything happens to you; if"—she hesitated, but went steadily on—"if you get sick or anything, why—it's all off."

Newton did not have the data that the doctor, or even George Featherstonhaugh, possessed; but his intuitive faculties were as good as old Keziah's, and the steady look he gave the girl across the table made her change the subject quickly.

"Of course it's different with your mother," she said. "She don't get paid as much as we do and she has to work harder. She's at the theater every day by noon, whether there's a matinée or not—and she never gets back here before midnight; but she gets paid for all the time she works—and she'll always have a job as long as Willy Lord has a show to his back. It isn't a soft thing though—not so you'd notice it."

Newton set down his coffee cup and clasped his hands under the table.

"I wish I could take you out of it too!" he blurted out.

The sparkle that had been in the girl's eyes and the faint flush that had colored her cheeks faded and died. She set down her coffee cup, too, so suddenly that it clattered.

"Too?" she repeated stiffly.

"I came on to get her, you see—to take her back West with me. When I found out last night where she was and what she was doing I told her I wanted her to pack up and come with me this morning. She said she'd tell me at breakfast-time. But—but I wish you could come with us."

Well, there was the answer to Hazel's unasked question. Since it was not money, what was it the rube had asked of old Keziah which had left that troubled look in the old lady's face last night? It was the most natural thing in the world. He wanted her to quit working twelve hours a day and go out West with him and be taken care of—as a mother should be taken care of—by her grown-up son.

The girl's sensation under the impact of this idea was one common enough in dreams. It was what an aviator must feel when a stay snaps and his planes begin buckling, and the long plunge begins—but not very fast at first. She had been aware for weeks that what held her up was nothing but the strength—the inexhaustible vitality—of the iron-willed old lady, who took her days so competently, one at a time—who never flagged, never let go, never sentimentalized or made a fuss, but was always there when she was needed, with that benignant smile of hers and those big, competent, motherly hands.

Hazel had never told her so. It was not the sort of thing you could tell Keziah. She had not told her, either, about those weekly visits to the doctor. What was the use?

Hazel was—like most followers of the hazardous professions—a thoroughgoing and thoroughly unconscious fatalist. She would not have described herself by that term, but she could not act in matters that concerned herself on any other hypothesis. The doctor's suggestions were not impracticable. Thanks to old Keziah she had saved up money enough to take the year's rest he ordered in the climate he specified. And if that did not do the trick she might find something to do in her own profession out in some place like Colorado Springs. Willy Lord would have plenty of suggestions along that line if she should ask him.

Active resistance was paralyzed, however, by the profound belief that you could not sidestep what was coming to you. The streak of good luck that had begun with her friendship with old Keziah had not resulted from any effort of hers; it had begun, in fact, through the throwing away of what looked like the best chance. The luck had gone on getting better and better so fast that it almost frightened the girl. And then, right in the full tide of it, had come a twitch of the string—the warning catch in her breathing that had sent her to the doctor's office. She had smiled over the doctor's verdict—a smile appreciative of the perfect irony of the thing.

Fate must have its little jokes, and this time the joke was on her; but she could not take this last blow like that. In sending this big bronzed innocent, with strength and power and confidence simply singing in him, to take her one support away from her, Fate was not playing fair. There was an intolerable wrench about it that could not be met with a smile.

She did not think it out. She was not thinking at all as with a clatter she set down her coffee cup and gripped the sides of her chair to resist an actual vertigo. The things I have been telling you were just the ingredients for the explosion; but you will understand why she did not grasp at once what it was he had actually said—that he would like to take her out West too. It was not until he repeated it that it began to reach her mind at all. When it did it struck her as almost grotesque.

The conventionally well-bred, nice girl would not have taken it quite that way because the cornerstone of a nice girl's good-breeding is the axiom that the world owes her a living. From the cradle to the grave it is somebody's job to take care of her. The only way she can forfeit this right is to stop being nice.

Hazel, however, was not a "nice" girl and she had never found any disposition on the part of anybody to take care of her except for value—of one sort or another—received. One could pay her way by this means or by that. For one of these means—the easiest, perhaps—she had a very profound contempt.

In what capacity did Newton mean she should go out West with his mother? That question, which flashed into her mind as soon as she had fairly heard him say he wished she could go, would have brought a smile to her lips if she could have smiled at anything just then. She had been invited to take trips before—to California and Florida and places like those. The contrast between the givers of those other invitations and the big man across the table from her now, with that look of troubled concern in his face, should have been funny enough for anybody.

She had not said a word yet, since Newton had told her what he wanted of his mother. It seemed hours ago already. She tried to speak now, but could not.

He waited a moment—it was not more than that really—then looked away from her and went on talking.

"It isn't much of a place yet to live in—just a galvanized iron shed; but it would not take long to build some sort of house and get things fixed up a little; and it's a wonderful country—with the mountains all round and the finest air you ever breathed. I'm not much at descriptions. You'll have to come out and see it for yourself." Now he looked round at her again. "It's better than this," he said.

"I guess that's right," she managed to answer; but her eyes fell away from his and she made a pretense at going on with her breakfast.

She had seen something in that last look that showed her a way out—an alternative to letting old Keziah go and fighting her own hopeless battle alone. Newton might be a rube, and the old-fashioned cut of his collar was enough to have justified Tom O'Hara in calling it a paper one—and he might not be so very prosperous now; but there could be no doubt, looking at him, that he was going to succeed.

He had, in spite of his embarrassment in her society, the accent of a man who has succeeded already. There was no doubt in her mind that he would prove strong enough to carry all her burdens as well as his own. She could get that support, in exchange for old Keziah's, by the perfectly practicable expedient of making him fall in love with her and marry her. It would hardly take an effort.

She scorched that idea to death, before it had time to state itself explicitly, with a hot blast of contempt that brought the color up into her cheeks again and a hard light into her eyes. Newton stared at her in consternation.

"What's the matter?" he gasped. "Did I say anything that ——"

"Not a thing," she interrupted.

And just then Keziah came into the room. They must have pretty well forgotten about her, for a fact, since she had managed to get completely dressed without giving either of them an inkling that she was stirring. And the way Newton sprang up at the sight of her had a touch of surprise about it.

He managed to say, "Good morning, mother!" composedly enough, and went over to the wall to get a chair for her, but she checked him with a gesture.

"I guess we might as well have an understandin' first as last," she said. "I didn't pack up my trunk last night and just for the present I don't reckon I will."

Hazel pushed back her chair from the table.

"Sit down here," she said to old Keziah. "I'm through." She glanced at her wrist-watch. "I'm going downtown to do some shopping before the matinée. See you later." She managed a sort of nod of farewell to Newton before she left the room.

Old Keziah pulled up the vacant chair and sat down comfortably to her breakfast; and she contemplated Newton's culinary triumphs with undisguised satisfaction.

"I'm good and hungry," she said. "I've been awake a right smart while." She smiled placidly across the table at her son, who blushed again. "Ever sence you rang the doorbell," she went on.

"Why in the world——" Newton began; but he did not have the face to finish the question.

"I guess I'm ready to tell you now what you asked me last night," she said as she poured her coffee, "why I come out here in the first place; why I didn't just go on waitin' in East Weston till you was rich enough to come back and buy up the town, like you said you was goin' to, and show some of them backbitin', gossipin' stick-in-the-muds that they was capable of being wrong once in a while! You used them very words, Newton, and I ain't never forgot 'em. You'd show 'em, you said, whether yer old mother was a fool or not fer havin' given you a good education and a fair start.

"Well, that all seemed right and just to me, and I waited fer quite a spell—all the while you was at the School of Mines, and after. But it come to me all at once—Why did I have to do my waitin' there, sewin' out fer the same folks, hearin' the same scandal, and gettin' to be 'most as ossified as the rest of 'em? They all thought I'd b'en a fool once fer not givin' you to yer uncle, and then fer keepin' you in school—and most of all fer lettin' you go out West. Well, sez I, why not be a fool fer once? Why not cut loose and have my fling? Get up some mornin' without knowin' everything that was agoin' to happen that day—like I'd dreamed of doin' ever sence I was a girl! So I up and come to Chicago."

"You've always wanted to do that?" gasped Newton.

It was almost as much of a shock to him as Hazel had been. She nodded.

"I've done my work," she said, "and I ain't never complained; but I calc'late it's finished and I'm entitled to a good time. I don't want to be selfish, but I ain't agoin' back to East Weston or out to your mine until you get it fixed up comfortable. I'm goin' to stay right here."

"Let Go of Me and Listen! Let Me Tell You Just a Few Things"

IV

WHAT quinine is, or calomel, to the medical practitioner, such, to the writer of theatrical stories, is the understudy. You take a humble, unappreciated little heroine, who is looked down on by everybody. Nobody realizes her possibilities; she has a part in which she says: "Isn't it a lovely night? Let's go out on the terrace!" or "Will you wear your emeralds tonight, madam, or the pearls?" If she says these lines for what they are worth nobody pays any attention to her, and if she tries to dramatize them the stage manager calls her down. She has no chance in the world.

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Cats and Mice in Merrie England

By RHETA CHILDE DORR

TWILIGHT of a bleak December day was gathering in London streets. Low in the chocolate-hued sky a discouraged sun strove to send earthward a few pale rays, the first that had appeared since noon was high. It was not raining—for a wonder—and a particularly acrid wind was taking advantage of that fact to scoop the corners bare of dust, soot and rubbish, and to distribute the same in germladen clouds into the eyes and throats of pedestrians.

One spot in the vastness of London gave the wind an especially good field for its activities. There the confluence of several streets formed a large triangular open space, like an island left in the crossing of streams. The neighborhood was shabby genteel, but the most prominent object there could hardly be described as either shabby or genteel. It was a big, gloomy, castlelike stone structure set well back from the road behind six feet of wall. Barred windows proclaimed the castle a prison, and the crowd of women drifting up and down the street in shivering groups revealed it to be Holloway Prison or, as they spell it in England, Holloway Gaol.

Six stalwart policemen guarded the iron gate to the prison yard and a small regiment of police defended the approach to the prison street. The police did not interfere with the watching women, except to keep them moving; nor did they seem to notice the four women who, carrying purple, green and white flags, and marching two by two, were doing picket duty under the frowning walls. Back and forth, solemnly and silently, walked the pickets, the two sections meeting and crossing before the prison gate. Every two hours they were relieved; but two hours in that wind and cold must have been a test of endurance—even a Militant's endurance.

The twilight deepened and the wind took on a sharper edge. Still the watching women drifted up and down, the pickets marched and the police waited—all in shivering silence. A man walked hurriedly into the street and advanced to the center of the triangular space. Turning squarely toward the prison, he raised a cornet to his lips and began to play. He played Onward, Christian Soldiers, The Bonnets of Bonnie Dundee and the Marseillaise. The police looked at one another and grinned. Then the cornetist played the Women's Marching Song, and the watching women looked at one another and smiled. Last of all he gave himself as an encore the Marseillaise.

The Bobby on the Militant Breed

AS THE last defiant note died in the wind a coal cart came jogging noisily over the stones. The man on the seat drew his horses in with a loud and discordant Whoa! He looked at the retreating Blondel; he looked at the women; he looked at the purple, green and white flags of the pickets; and then he looked at the long line of police.

"Hey, Bill," he called raucously, "wot's the bloomin' show?"

The nearest policeman jerked his thumb back toward the prison gate.

"R'yal fambly's in res'dence!" he replied tersely.

It was his way of recording the fact that somewhere in the depths of Holloway Gaol, Mrs. Pankhurst was ending the fourth day of a hunger strike—the second since her return to England a fortnight before; and that in some other cell Sylvia Pankhurst was enduring an eighth day of forcible feeding. To a casual American the policeman's attitude toward the thing seemed unnecessarily frivolous. With the frankness of her kind she said so to another policeman standing near.

"'E don't mean nothin' by it, miss," apologized the policeman. "It's no more than a manner o' speakin'."

"Well," said the American severely, "I think this whole thing is perfectly awful. Do you think they'll let her out tonight?"

The policeman looked carefully to left and right.

"Indeed, miss," he murmured cautiously, "all I can say is, I 'opes so."

"You hope so!" repeated the pleased American. "Are you a sympathizer?"

Mrs. Drummond Entering Bow Street Police Court

"I am that, miss," said the policeman, still discreetly low-voiced. "You see, I've knowed 'em now for nearly six years. I've got so I know all the disturbin'st of 'em by nime; so it's just natural that I've growed into a sort of a friend—now ine't it? I was stitioned at Westminster all durin' the time when they was rydin' the 'Ouse of Commons, before they'd thought to set any 'ouses afire. Yus, miss, every few weeks or thereabahts we got the word at headquarters. 'Suffragettes is gettin' ready to send another deputation.' And we knowed who we was fycin'. You see, they 'ad their horders, so to speak—which was to get to the 'Ouse. And we 'ad hour horders—which was to stop 'em before they'd got beyond Victorlar Street.

"So there was alwis a mixup—wot you rightly might call a rah. And, wot with knocking 'em abaht, I come to feel aquynted with 'em. I used to s'y to 'em: 'Nah then, Miss Christobel, you know it ine't no use! Cawn't you see it ine't no use?' Or like enough I'd s'y to Miss Sylviar: 'Nah look at your 'air all fallin' abaht! W'y cawn't you be the cool 'and you mah and sister is?' A fair 'eadstrong piece, I calls Miss Sylviar. But, Lor', she's nawt to some of 'em! Gen'ral Drummond! Lor'!"

"Right-ah!" agreed another bobby, strolling softly into the conversation. "I shawn't forget the rahnd I 'ad with 'er! It was the lawst big depitation they 'ad. Awfter that un they give hup depitations and took to bustin' winders, wich is easier on the police, miss. Wull, that day—Black Friday, they calls it—I 'ad two of 'em under arrest and was tryin' to get 'em through the crahd to the stytion, when the gen'ral she sails into me and catches 'old of the pris'ners. I was 'oldin' hon to 'em with one 'and and was—er—pushin' the gen'ral loose with the other, w'en one of the pris'ners got away, and sudden the other she grabs me by the belt, so I 'it 'er once—not too 'ard, of course.

"Then the two of 'em grabs me helt and they trips me hup; and the three of us goes rollin' and sprawlin' on the pavement. I 'ad a black eye and a ear 'most tore off before we was through and they was sife in the stytion. And I goes 'ome and I says to the missus, 'W'y shouldn't they vote?' I says. 'They can fight!'"

If you want to hear denunciations of the English Suffragettes do not apply to a London bobby. The London police—that is, the uniformed police—respect the Suffragettes as foemen worthy of their steel. The police are willing enough, it is true, to "knock 'em abaht." That is orders. Besides, they belong to the sex that, in the British Isles, has a hereditary instinct in favor of knocking the other sex about.

Mrs. Pankhurst and Miss Christobel in Prison Garb

The Suffragette View of the Situation

NOW England is getting so emasculated that a man's activities in this direction are not quite as untrammeled as of old. It is becoming just a little dangerous to "knock 'em abaht," except within the hallowed precincts of the home. Not long ago a man actually got "six weeks 'ard" for assaulting a lady friend with a beer bottle.

"You seem to forget, my man," said the magistrate severely, "that this woman is not your wife!" When a bobby uses his fists on a Suffragette it is not in anger, but in the joy of a recovered masculine prerogative. He is ready the next moment to ask her for her purple, green and white button as a souvenir.

The real foes of the Suffragettes are the plain-clothes men and the detective Cats from Scotland Yard. The plain-clothes squad as it exists today in England was created to meet the Militant situation and overcome it if possible. In the early days of the agitation, previous to 1910, Militant methods meant nothing more incendiary than sending deputations to the House of Commons with a resolution calling on the government to give votes to women.

In itself this was as innocuous a proceeding as the working girls' deputation to the White House; but instead of an affable and astute Woodrow Wilson, offering the glad hand and a diplomatic utterance, the Suffragettes had an Asquith—which is to say, an old gentleman apparently entirely devoid of a sense of humor. He would not receive a deputation of voteseeking women—not he; and, that attention might be diverted from the absurdity of his position, he ordered out the police, uniformed and plain clothed, to fight the women back to their headquarters.

The logic of this course is apparent. When the public is talking about how shocking it is for women to fight the police and get themselves arrested, it is not talking about how silly it is of cabinet ministers to refuse to receive deputations of women. So the play went on. As the mêlées repeated themselves, the usefulness of the plain-clothes men became apparent.

They have an institution in Parliament known as Questiontime. At that hour the private member, who is almost as influential a figure as a Democratic congressman who does not belong to the caucus, has his small inning. He is permitted to rise in his seat and ask the all-powerful government why certain things have happened and what the government proposes to do about it.

These questions are sometimes embarrassing. They must be answered, and often it is not at all convenient to return the right answer.

Thus when members demanded to know whether it was true, as charged, that the police had broken bones and blackened eyes, choked and beaten and otherwise maltreated women, the home secretary replied suavely that the government's orders to the police were merely to keep the approaches to the House of Commons open. If violence had been offered the women it must have been at the hands of roughs and hooligans—always present during street brawls. There was no evidence to prove that the offenders were un-uniformed police.

As time went on this answer became more and more convenient, and the number of plain-clothes men increased. The plain-clothes men, a negligible quantity before the Militants appeared, now are said to outnumber the uniformed police. Their usefulness has increased still more since the passage of the Cat and Mouse Act, a measure which has sorely taxed the strength and ingenuity of the Scotland Yard force. More and more Cats are needed to pursue and pounce on the elusive Mice.

The Cat and Mouse Act was passed by a reluctant Parliament in 1913 simply to oblige the nerve-racked and despairing home secretary, Mr. Reginald McKenna. The home secretary begged Parliament to help him enforce the majesty of the law, set at naught by the hunger-striking Suffragettes. He said forcible feeding could be resorted to only with the strongest, and that he was powerless to keep the others in prison unless Parliament authorized him to let them die of starvation. It really seemed impossible to let them die; but it was equally impossible to let arson go unpunished. Mr. McKenna proposed to release the hunger strikers before their health was too seriously affected, send them home or to a hospital long enough to recover health and strength—then re-arrest them. In this way the women would, in the course of time, serve their sentences.

Shortly before the bill was introduced, Mrs. Pankhurst had been tried for conspiracy and sentenced to prison for three years. While the bill was being debated she was successfully starving her way back to freedom. Under Mr. McKenna's bill, it was pointed out, Mrs. Pankhurst would not be able to remain at liberty after a hunger strike. She would probably spend the next twenty years between Holloway Gaol and the hospital. Without their leader the Suffragette forces would speedily become disorganized. The Cat and Mouse Act, as an example of class legislation, stands almost without a peer.

Whether or not it has been a success depends on the point of view. From the government's point of view it falls short. From the Militants' point of view it is a huge success, because it gave them at once a new form of attack on the government and a new law to defy. On these two things the Militant movement thrives. Especially is it desirable to get new prison laws to defy.

First, it will be remembered, the women went peacefully to jail, wore the prison clothes, obeyed the rules and were model prisoners. It was good capital. They copied the prison dress, wore it at their meetings and also at by-elections, where it greatly impressed the rural voter and diverted thousands of votes from the Liberals.

No sensation lasts forever. The women took to breaking prison rules. Then they took to leaving prison via the starvation route. Then, most opportunely, came the Cat and Mouse Act; and they said:

"Good! The prison stunt was getting tiresome anyhow. We won't go any more."

And mostly they do not. Mrs. Pankhurst, it is true, has been arrested and re-arrested. She will not avoid arrest: and besides, the numbers sent against her are overwhelming. At Plymouth they sent two warships to clear the bay. They caused the White Star liner Oceanic to anchor two miles out in the harbor; and they sent a police tender with six men from Scotland Yard, the head constable, an officer from Plymouth and a wardress from Holloway. At Dover, ten days later, they took her by a ruse, backed up by a regiment of police. Yes, they do arrest Mrs. Pankhurst.

The others they arrest occasionally; but they rarely get a woman against her will—or, more properly, against the will of the organization. When a Militant hunger-strikes her way out she is given a license, which authorizes her release for a term of days, usually seven. By the provisions of the license she is ordered to return to the prison at the expiration of the time—but she does not. Instead she first scornfully destroys the license and casts the fragments at the feet of the governor of the prison.

In case she is a leader she preserves her license and auctions it off at the next big meeting. Annie Kenney's license is worth from twenty to fifty pounds. Mrs. Pankhurst's license is so fabulously valuable that they do not allow her to have it any longer. The governor reads it to her and locks it up in the safe.

The next thing the released hunger-striker does after recovering her health is to go to the headquarters in Kingsway and ask for orders. Those in charge there consider the question: Shall she be re-arrested or not? Usually not. In that case the released Militant becomes a Mouse, changes her name and the way she has been doing up her hair, and retires into the provinces to work.

An organizer is needed at Brighton.

"What is Miss Murray-Jones doing now and how much longer has she to serve?" asks the head organizer.

"She has just finished the new prison book and hasn't anything special on hand. She has five days more to serve."

"Well, tell her to go and get arrested this afternoon; and when she comes out she can take Brighton."

So Miss Murray-Jones smilingly goes forth and looks up a policeman who knows her and will take her in. They tell of an aristocratic young person who was standing on a street corner in Piccadilly, a little uncertain of her destination. The policeman on the beat watched her for a moment, then approached her politely, touched his cap and inquired:

"Beg pardon, miss, were you wanting to be arrested? I'm goin' off just now and should be very glad to do it for you quite quietly."

After all, it's the bobby—if anybody—who understands Militancy. Certainly Scotland Yard does not. Shortly before Christmas, Scotland Yard gave out a statement, probably government inspired, that was very widely copied

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MY SON

By WILLIAM CARLETON

ILLUSTRATED BY F. R. GRUGER

XIII

DICK kept his herd record faithfully and accurately. He knew both the quantity and quality of what each cow produced. He knew just what he paid for every item of feed and labor. He knew the cost of delivery and the cost of bottling. He could hardly wait until the end of the first twelve-month period to get at these figures. Then he and Jane spent a week in working them out. Because they were vital to his business and not because they furnish any standard I want to give some of the results. To start with he worked out averages, because these of course represent the actual cost of his milk. Later on he took up the record of each cow by itself.

In round numbers, then, the cost per cow was as follows:

Hay and coarse feed . .	$ 52.00
Grain	34.00
Labor	25.00
Salt, veterinary, and so forth	1.00
Bedding	3.50
Cost of male	5.00
Depreciation of cow .	6.00
Interest and risk on cow	4.00
Interest on barn and dairy per cow	7.00
Taxes, insurance, repairs, depreciation, per cow	1.50
Correspondence and miscellaneous items .	.50
Total cost per cow .	$ 147.50
Total cost per quart	.0515

The average production per cow that first year was 2848 quarts running to slightly over four per cent fat. Thus at eight cents a quart gave to the credit of each cow $227.84. Further credits were:

By dressing, 11 tons at $1.50 per ton	$16.50
By calf	3.00
	$19.50

This gave a gross return per cow of $247.34 and a gross return per quart of .0873, which was a net return over the actual cost of production of .0393 per quart. Out of this had to come bottling and delivery. This totaled .0343 per quart, which left a net profit per quart of an even half cent. This figured out a net profit per cow of $14.24.

The boy came over to the house with these figures as soon as he worked them out.

"Well, dad," he said, "I've made the thing pay. I've earned my five per cent and a little over; but honest, from the viewpoint of a farmer it looks discouraging."

"How's that?"

"We Need Big Men Who Will Tackle Plain Every-Day Business"

"I make the net profit for the whole herd to be only $170.88 for the entire year."

"That's after taking out five per cent on investment."

"I've counted that into the cost," he said.

"Of course, but at the same time you've had that returned to you. And you've counted in twenty-five dollars a cow, or three hundred dollars, for labor."

"I figured it took Al one-half his time to look after the herd."

"That's about right, I guess," I said. "But if you were running the farm yourself as your only business you'd do the work yourself and would have to count wages to your own credit. That would bring your profit up to $470—over a five per cent return on your money. Then you've used that same barn as part of your general farm plant, shelter for your horse, and so forth. Then you've taken out your own milk and cream at cost—another saving. I should say those items totaled about thirty dollars at least, which brings your profit up to five hundred. Now to me that doesn't look like a bad return on a three-thousand-dollar investment. Furthermore, you must take into account that the herd kept your farm working in the winter when nothing else would."

The boy smiled.

"That looks like good reasoning," he said; "but let's get at it another way. As a matter of fact I haven't run the farm myself. I've invested my money, created the business, devoted my time and energy to it for a year and netted a profit over ordinary interest of $170. Mind you, I'm personally satisfied, because I didn't go into this as purely a money-making proposition; but with those results I don't see how any one could."

"You mean you've been paid a salary of only $170 for your services."

"Exactly."

"The whole point is then that a three-thousand-dollar farm can't afford a business manager. That's right. If you'd been doing your own work you'd have been receiving, counting in your interest, a gross return of $650 for about one-half your time and the use of three thousand dollars. That isn't a bad profit. Furthermore, you're only a beginner."

"You're right," said the boy.

When Barney saw the figures he was off in a wild dream in a minute.

"Fine," he exclaimed. "You've proved you can do it. Now the only thing to do is to get into the business hard. I've been keeping track of some good cows for you and know where you can buy fifty."

"I'm raising seven cows from my own stock," said Dick proudly.

"Seven? What do seven amount to when we need seventy. I need five hundred quarts today and could use a thousand."

Then Barney proceeded to tell the boy of case after case where children were literally taking their lives in their hands every time they put a nursing bottle to their lips.

"And mind you that milk gets by the law. It's all right for adults who can put most anything down their throats and still live, but it isn't right for children. Nature will allow a hardened sinner of a full-grown man to swallow two or three hundred thousand microbes to a swallow and will proceed to kill them off inside him; but she has too many other things to do for a kid who's growing by the week more than a man grows by the year. It isn't fair to Nature or fair to the kid to keep them busy throwing off unnecessary poison."

Barney went into details about some of those children in a way that made your hair stand on end and left you feeling that you weren't even halfway decently human if you didn't contribute every cent you had in the world to help fight the danger. But he felt first what he made you feel afterward. I learned later that in at least four or five cases he was supplying families who couldn't get Carleton milk with certified milk, and paying the difference out of his own pocket. The man didn't save enough out of his income to pay his own bills. His wife never trusted him to buy a new suit of clothes or a pair of shoes for himself. The money would disappear before he had made half a dozen professional calls in Little Italy. She had to go with him and lead him into the store and pay over the money herself in order to keep him looking respectable.

Because Dick refused to be swept on into the same extravagance in his dairy I guess Barney thought he was the typical modern young business man—for himself always, unemotional, and progressive only with some one else's money. But that wasn't true. Dick was for his business always, not for the sake of himself but for the sake of the business. He was as eager as Barney to produce a thousand quarts a day, but curbed his emotions sufficiently to realize that even a hundred quarts a day, year in and year out, was better than the larger production for only six months.

In Brewster, and everywhere else I reckon, we need both types of men. You can't combine those qualities in one man without taking off the edge from both. I've never seen anything accomplished yet without a wild-eyed reformer back of it; and I've never seen the wild-eyed reformer accomplish anything without a steady, sane man back of him. Barney was good for Dick, and Dick for Barney.

I've spoken of the wide difference in the herd as producers, but these differences became decidedly more marked when the cows were finally weighed in the balance at the end of the year. The figures were important only to Dick and I won't give them in detail. But if every cow in the herd had been equal to the best cow, Number 8, the production of the herd would have been almost doubled. If every cow had been as poor as the worst one, Number 2, the profits would have been halved. With the same investment, the same cost of maintenance, there was a possible margin of a fifty per cent difference in efficiency. And the boy's best cow didn't represent the last word by a whole lot. She averaged less than eight thousand pounds of milk per year when cows run as high as fifteen thousand. I don't know of any business in the world where there is such a wide difference between normal efficiency and possible efficiency. It is like a steam engine that wastes about ninety per cent of the real energy latent in coal. There doesn't seem to be any remedy for coal waste, but there is a remedy for dairy waste.

I wonder how long it would take the government to make a shoe manufacturer appreciate a way to increase the profit of his plant three or four hundred per cent, if the government could prove its theory by actual demonstration. Not an hour. The government wouldn't have to issue very many bulletins to reach any type of city business man. But they've been issuing bulletins on cow efficiency for years without exciting among the rank and file of farmers anything but ridicule when, through the agricultural papers, they succeed in getting the articles read. Where these farmers haven't a sense of humor they are calloused by a grim fatalism that is almost barbaric.

Ruth and I spent a week one summer in the old New Hampshire town where she was born. While there I used to get out on the country roads and walk and when a team came jogging along get in and ride a way. I wasn't asked one in five times, but if I invited myself I was always welcome enough. In the same spirit no opening was ever made for a conversation. After a remark or two about the weather these lean, weather-beaten men remained silent unless I pressed the talk. There was nothing surly about them, but just as they went the round of their farm duties without either expecting or desiring outside interference, they pursued the round of their thoughts without either expecting or desiring interruption. Once interrupted, however, they were willing enough to talk.

I used to ask them all if farming paid, and always received the same reply: "Pays nothin'. Times have changed."

When pressed for something more definite one man answered: "Seasons are shorter than they useter be."

He honestly believed this and accepted it humbly as a decree of fate. Farmers all over New England believe it.

I asked another man why more farmers thereabouts didn't keep horses.

"Can't afford 'em no more."

"Why not?"

"Horses eat more'n they useter."

There's No Distinction of Rooms in Our House

He let it go at that. There was nothing he could do about it. It shows their attitude and accounts for the difficulty in reaching them. As Hadley often says:

"A man can't go agin Providence."

One of these men told a story worth repeating. He pointed out a dilapidated-looking farmhouse surrounded by rock-strewn fields. The shingles were off the barn and the fences down. It was as poverty-stricken a place as I'd ever seen.

"Frank Mead used to live there," said the man. "Frank never had no luck and had to sell off his own place up to the cross-roads. He came down here and hired this place. He was leanin' agin the fence here one day when a man came along. The feller stopped and took in the old house and the broken-down walls and the fields all covered with rocks, and then he walked up to Frank and held out his hand. There was almost tears in his eyes.

"'Stranger,' he said very sad-like—'Stranger, I don't know who ye be or anything about ye, but I'm sorry for ye.'

"Frank took his corncob outern his mouth. Then he says, says he:

"'I don't blame ye none, but I ain't as poor as I look. I jest hire this place; I don't own it.'"

I've wandered a long way from Brewster, and then again I haven't. 'Most every problem we had at home is a problem you'll find all over the country.

XIV

DICK sold that summer three of the least efficient cows and bought three others. But he had to go out of town to get them, because he wanted cows with established records. The cash loss in the transaction was forty dollars. Then out of his reserve fund he bought two more. This gave him a herd of fourteen, besides the seven calves of his own breeding. The five bull calves produced by the herd he sold when five days old for four dollars each. And here the boy was ready to stop for that season, as far as increasing his plant went, when Barney came to him with a new proposition.

"Look here, Dick," he said. "Maybe your theory about making the business grow by itself is sound enough. I'm willing to admit it is. The only trouble is that it's too darned sound and too slow. You're figuring on your calves and it will be a couple years before they produce anything to count. During that time I know at least a hundred kiddies who either will have died or reached a point where they can get along without the milk."

"But won't there be a hundred others ready for it?" said Dick.

"Yes," said Barney; "but that doesn't help the hundred who couldn't wait for the calves to grow up. I figure that twenty babies are worth a heap more than one calf."

It wasn't exactly a fair way of stating the case, because it put the responsibility directly on Dick. That's the way Barney always did. I never saw a man who could take a vague public question and bring it home so sharply to the individual as Barney could. He converted every generality into a personality. He made every question of public welfare definite and concrete, and then proceeded to hold every one of us accountable by name.

I was present when he waded into the boy this time and I saw he made Dick feel mighty uncomfortable. "Well," said Dick, "what's your scheme?"

"Just this. Let a half dozen of us chip in and buy a cow apiece. There's room in your barn for them and it won't call for any increases in your plant. We'll take our profits in milk. We need it."

Dick didn't like the scheme at first. He thought it was a reflection on his good judgment.

"Look here ——" he began.

But Barney didn't allow him to go on until he had explained further.

"We're asking it as a favor," said Barney. "We need Carleton milk right here in town and you know there isn't any way of getting it. There are a dozen families who would pay fifteen cents a quart for it. My scheme gives some of them a chance to get it. You're doing great work, Dick, and we all know it. Give us a chance to help. Don't be a hog!"

From this point of view the scheme looked different and Dick said he'd think it over. That night he talked with me about it.

"Personally I can't see any objection," I said. "It's a coöperative idea and might work out to something big."

"It's the coöperative idea all right," said Dick, "and might work out to something else. I don't like the notion of having so many voices in the business. I know they'd all mean well enough, but they'd all have different ideas on the proper way to manage things. Now Barney or no Barney, I propose to run this plant according to my own notions."

"That's your right, Dick," I said. "I think that's just exactly what they all want you to do. You can make that clear to them. But it does seem too bad not to run your plant full capacity when there's such a demand for your product."

"You couldn't satisfy that demand with a plant ten times the size of mine," said Dick.

In a way I couldn't criticize the boy for being somewhat shy of the coöperative idea as applied to dairying. There's a bigger record of failures along this line in New England than in any other branch of farming. Nothing on the face of it looks so simple as the coöperative creamery. It doesn't require an expensive plant; it offers a fair opportunity to both the large and the small producer; it supplies a steady and constant market. Yet coöperative creameries have failed again and again and offer farmers today their strongest argument against coöperation in any form.

But what the boy failed to take into account was that while in other places farmers had not been educated to coöperation, in Brewster they had. The trouble elsewhere in ninety cases out of a hundred was that the farmers had no real coöperative spirit. The creameries were started on

a false basis. It was presented to them as a sort of get-rich-quick scheme. The appeal was made wholly to their pocketbooks and not to their intelligence. The result was almost immediate dissatisfaction, jealousy and consequent bankruptcy. The creameries in most cases were poorly managed, to be sure, but that was due to lack of loyalty on the part of the farmers and to the jealousy that prevented them from placing the right man at the head of the business. In Brewster several years of success with the Pioneer Products Company had overcome all such petty weaknesses; but back of that success was the Pioneer Club. It was here we learned to know each other as friends and not as rivals; it was here we cultivated a genuine social spirit, which was only a larger growth of the family spirit. We laughed and played and studied together before we did business together. We learned to work together for the common good before we began to work together for the common purse.

I hadn't ever hinted anything of the sort to the boy, but down deep in my heart I had hoped his enterprise might work out into something of the sort. I had looked forward to a coöperative creamery, but a coöperative dairy would be just as useful. The spring, summer and fall work in town was well cared for by the Pioneer Products Company, but we didn't have as much to do in the winter as we needed. Our chicken business was increasing rapidly, but not every one could raise chickens. We were also doing considerable business in raising draft horses, but we needed both cows and pigs to round things out.

Without urging these facts very strongly I put them before the boy. With all a young man's combativeness he argued against them, but I knew he'd think over what I said. And he did. He told Barney he would consent to the venture upon the sole condition that the investment carried with it absolutely no voice in the management.

"I can't prevent your talking, Barney," said the boy. "I wouldn't if I could. But hanged if I'd trust you with a vote!"

This didn't show a particularly commendable coöperative spirit on the boy's part, but perhaps in this case he was justified.

The final arrangement was that Dick should select the cows himself, have entire control of them for one year and allow each investor one quart of milk a day. Valuing the milk at eight cents a quart this gave the investor a return of $29.20. Taking out interest and depreciation this was generous enough for any one. Furthermore, it gave them milk which they couldn't get in any other way. Dick on his side saved the cost of delivery and transportation, for he stipulated that each customer must come to the dairy for his own milk. This left him a profit round three cents a quart. The arrangement still left about eighty per cent of the product for Barney and his kiddies. As near as I could see it was a mighty good deal for every one concerned.

But what the proposition emphasized more than anything else was the big per cent which was being paid for delivery to city customers—almost thirty-five per cent of the total cost. Had his clientèle been among the well-to-do class this wouldn't have seemed so important. Most of them probably would have argued, and rightly enough, that when they were getting such milk for eight cents a quart they could afford the luxury of having it delivered at their doors. But it did not seem right to squander thirty-five per cent of the retail price in any such luxury, when the manager of the enterprise was devoting his thought, capital and energy to the reduction of his profit to a fraction of one per cent. To put it another way: Dick was scheming the whole year round to keep down cost of production in order to supply as much milk as possible, and yet he was spending three cents out of every eight to get the milk to the door.

"Hang it all, why shouldn't the customers do a little of the work and come after their milk?" said the boy to me. "If I get it in town to them I don't see why they shouldn't do the rest. It's only fair to their neighbors who want the milk and can't get it."

He put this up to Barney and the latter agreed with him.

"You're right," said Barney. "No doubt about it. How are you going to work it?"

That was the point. It was the same problem we had faced with the Pioneer Products Company. Considering the amount of time and labor we spent in keeping down the cost of our market products for the benefit of consumers, it didn't seem fair to allow them to spend thirty per cent of what they paid for the privilege of having the goods brought to their doors. After all, consumer and producer are in a sort of partnership—a partnership that is growing more intimate every day. The consumer, then, should be willing to contribute a fair share of the labor or else hire it done for him without growling.

But it is one thing to recognize fair play, and another to be in a position to demand it. In the present case, however, Dick had the advantage—it was not he, the producer, who was eager, but his market, the consumer. Under these circumstances it seemed as though he should be able to enforce his own conditions. But how?

Dick worked on the problem all that winter. We all did. It was a matter which was of common interest to us all, as today 'most every problem is. And, as it seems to me every problem inevitably must, it led us to the old coöperative idea. But the way it came about was entirely unexpected. To understand, you must know about Horace Moulton, Jr., the son of Moulton, the local storekeeper.

XV

THE first year or so that I was in town I hardly knew Moulton had a son. The boy was away at college and seldom came home except for over Sunday or during the winter holidays. I met him once or twice and liked him well enough without being particularly impressed. He was a stalwart lad, tall, broad shouldered, and interested in athletics. He played football and baseball, and Moulton subscribed to a press-clipping bureau through which he acquired a wider acquaintance with his son than he did through personal discourse. The father handed out these clippings to his friends who dropped into the store. On the whole it was rather pathetic, because the father was very much alone. He was a widower and lived in a beautiful old house with only a crabbed housekeeper for company. But he was proud as a peacock of his boy, and became quite expert in the statistics of college athletics, though he was always too busy ever to get away and see the boy play. He did go up to see him graduate, however, and a day or two before that I happened in and he told me what he was planning.

"I'm glad you're going," I said. "What's the boy going to do next?"

"I don't know," said Moulton.

"Going to study a profession?"

"No, he wants to go into business," answered Moulton.

"With you?"

"Lord, no," said Moulton, looking kind of sad. "Running a country grocery store isn't big enough for him. He has a chance in a wholesale house and some of his friends want him to go into banking."

"I see."

"I suppose it will keep him away from home the rest of his life," said Moulton. "But that's the way, ain't it? I had kinder hoped he might like to settle down here. My father lived here and his father before him. There's a nice house going to waste and this business—well, it seems almost like a family business now. It's growing, too, but I don't suppose it grows fast enough to suit him."

"It's a pity he feels that way," I said. "You've done well here and I don't see why a younger man couldn't do even better. We need all our young men."

Moulton put his hand on my shoulder.

"And I need him worst of all, Carleton," he said. "I ain't said anything to him or no one, and I ain't goin' to; but I'm gettin' old and haven't seen much of my boy. He's all I've got too. Sometimes it makes me wish I hadn't educated him. But that ain't right, is it?"

"I don't know," I said. "It's a hard thing to say just how much our children belong to us and how much to themselves and the world. But I know just how you feel, Moulton, and I do wish the boy could remain here."

Dick Could Hardly Wait to Get at These Figures

Moulton hesitated a moment and then said wistfully: "I don't suppose you'd talk with him, would you? He's coming home for a week after school, and maybe you could kinder make him see the things the way you do. You've lived in the city and you've lived here and know both sides. It's a good deal to ask, but maybe he might listen to you."

"I'm afraid he'd think it was none of my business," I said. "But come round with him some time and have supper with us. Perhaps in the course of the evening the talk will lead up to the subject."

I told Ruth how Moulton felt, and I didn't have much doubt after that but what the talk would lead up to the subject all right.

"Of course it's none of our business, Billy," she said, "but I feel as though I could shake that boy. What's the good of his education if he doesn't come back and use it among his own?"

"Probably he doesn't think the field here broad enough," I said.

"What do you mean by 'broad'?" she asked.

"I suppose he feels he can't make money enough here."

"There you have it," said Ruth. "His father made money enough to have a good home and send his son through college and give him everything he wanted. If the boy made a million I doubt if he would do any better than that. If he made a million I wonder if he could buy anything worth more than this same father's love and pride and joy!"

"Now look here," I said, "you're getting off the subject."

"I'm not," she said. "How would you have felt if Dick hadn't gone on with your business and settled down with us after he went through college?"

"If he had wanted to go away and start fresh for himself?" I said.

"Exactly."

"Well, it would have hurt, little mother, it would have been hard; but I expect we'd have let him go. I expect you'd have been the first to say let him go."

She looked up at me kind of frightened when I said that. But down deep in her heart she knew I was right.

"Oh," she said, "isn't it lucky he didn't want to go!"

"He would have left a big hole behind him," I said.

"And he isn't all we have either," she said. "Life can get so horrid it makes me shudder sometimes."

"You'd have straightened it out somehow," I said. "But it's a different matter trying to straighten out any one else's life. But the old man sort of got hold of my heart today. And honestly I think there is a fine business chance here for the boy. All I want to do is to suggest that to him."

"And I'm going upstairs to see if Billy Junior is sleeping sound. He's getting so big and his legs are getting so long. Oh, it breaks my heart to see his legs get long."

Moulton and his boy came, and Ruth had a supper ready for them that would have satisfied a king—fried chicken and hashed brown potatoes, lettuce and radishes that we grew in a little hothouse we had built as an experiment, rhubarb sauce and cake, coffee and home-made cream cheese. Maybe these things don't sound like much, but you have to remember that there was something of the magic of Ruth in each dish. She'd make gruel taste like something with a French name.

Dick and Jane came over and during the meal we talked football and baseball, with Ruth knowing as much about the games as any of us. It's surprising where she ever learned all she knows. I didn't suppose she had thought of those games since Dick left college, for we never mentioned them at home. Yet here she came in almost as well informed as Moulton himself. I suppose she and Billy Junior must have been talking them over in private.

There was another thing Ruth could do which always filled me with wonder: She could cook a dinner and put it on the table, and then sit down looking as fresh as though she had a dozen servants in the kitchen. When one course was finished she could get up, remove the dishes, bring in the second course, and keep in the conversation so well that you hardly realized she wasn't sitting quiet at the table with some one else doing all those things.

After dinner Dick and I always helped clear the table and wash the dishes, and this time Moulton Junior insisted upon joining us. I saw him watching Ruth and saw the wonder of her grow in his eyes as it does in the eyes of every human being who ever saw her. I told her once that it was a curious fact that a visit by a young man to our home was almost always followed by the announcement of his engagement.

The two boys, pulling at their pipes, did up the work this evening while Moulton and I enjoyed our cigars, looking on. There's no distinction of rooms in our house. Kitchen, dining room, front room and all are just living rooms. The living room of the moment is just where we happen to be. Sometimes when it was a little chilly we'd

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THE STREET OF SEVEN STARS

By Mary Roberts Rinehart

ILLUSTRATED BY MAY WILSON PRESTON

XXIII

JIMMY was not so well, although Harmony's flight had had nothing to do with the relapse. He had found Marie a slavishly devoted substitute, and besides Peter had indicated that Harmony's absence was purely temporary. But the breaking up was inevitable. All day long the child lay in the white bed, apathetic but sleepless. In vain Marie made flower fairies for his pillow, in vain the little mice, now quite tame, played hide-and-seek over the bed, in vain Peter paused long enough in his frantic search for Harmony to buy colored postcards and bring them to him.

He was contented enough; he did not suffer at all; and he had no apprehension of what was coming. He asked for nothing, tried obediently to eat, liked to have Marie in the room. But he did not beg to be taken into the salon, as he once had done. There was a sort of mental confusion also. He liked Marie to read his father's letters; but as he grew weaker the occasional confusing of Peter with his dead father became a fixed idea. Peter was daddy.

Peter took care of him at night. He had moved into Harmony's adjacent room and dressed there. But he had never slept in the bed. At night he put on his shabby dressing gown and worn slippers and lay on a haircloth sofa at the foot of Jimmy's bed—lay but hardly slept, so afraid was he that the slender thread of life might snap when it was drawn out to its slenderest during the darkest hours before the dawn. More than once in every night Peter rose and stood, hardly breathing, with the tiny lamp in his hand, watching for the rise and fall of the boy's thin little chest. Peter grew old these days. He turned gray over the ears and developed lines about his mouth that never left him again. He felt gray and old, and sometimes bitter and hard also. The boy's condition could not be helped: it was inevitable, hopeless. But the thing that was eating his heart out had been unnecessary and cruel.

Where was Harmony? When it stormed, as it did almost steadily, he wondered how she was sheltered; when the occasional sun shone he hoped it was bringing her a bit of cheer. Now and then, in the night, when the lamp burned low and gusts of wind shook the old house, fearful thoughts came to him—the canal, with its filthy depths. Daylight brought reason however. Harmony had been too rational, too sane for such an end.

"Only a Man in a Green Hat. And Down the Street a Group of Soldiers"

McLean was Peter's great support in those terrible days. He was young and hopeful. Also he had money. Peter could not afford to grease the machinery of the police service; McLean could and did. In Berlin Harmony could not have remained hidden for two days. In Vienna, however, it was different. Returns were made to the department, but irregularly. An American music student was missing. There were thousands of American music students in the city: one fell over them in the coffee houses. McLean offered a reward and followed up innumerable music students.

The alternating hope and despair was most trying. Peter became old and haggard; the boy grew thin and white. But there was this difference, that with Peter the strain was cumulative, hour on hour, day on day. With McLean each night found him worn and exhausted, but each following morning he went to work with renewed strength and energy. Perhaps, after all, the iron had not struck so deep into his soul. With Peter it was a life and death matter.

Clinics and lectures had begun again, but he had no heart for work. The little household went on methodically. Marie remained: there had seemed nothing else to do. She cooked Peter's food—what little he would eat; she nursed Jimmy while Peter was out on the long search; and she kept the apartment neat. She was never intrusive, never talkative. Indeed she seemed to have lapsed into definite silence. She deferred absolutely to Peter, adored him, indeed, from afar. She never ate with him, in spite of his protests.

The little apartment was very quiet. Where formerly had been music and Harmony's soft laughter, where Anna Gates had been wont to argue with Peter in loud, incisive tones, where even the prisms of the chandelier had once vibrated in response to Harmony's violin, almost absolute silence now reigned. Even the gate, having been repaired, no longer creaked, and the loud altercations between the *portier* and his wife had been silenced out of deference to the sick child.

On the day that Harmony, in the gold dress, had discovered Jimmy's mother in the American dancer Peter had had an unusually bad day. McLean had sent him a note by messenger early in the morning, to the effect that a young girl answering Harmony's description had been seen in the park at Schönbrunn and traced to an apartment near by.

Harmony had liked Schönbrunn, and it seemed possible. They had gone out together, McLean optimistic, Peter afraid to hope. And it had been as he feared—a pretty little violin student, indeed, who had been washing her hair, and only opened the door an inch or two. McLean made a lame apology, Peter too sick with disappointment to speak. Then back to the city again.

He had taken to making a daily round, to the Master's, to the Frau Professor Bergmeister's, along the Graben and the Kärntnerstrasse, ending up at the Doctors' Club in the faint hope of a letter. Wrath still smoldered deep in Peter; he would not enter a room at the club if Mrs. Boyer sat within. He had had a long hour with Doctor Jennings, and left that cheerful person writhing in abasement. And he had held a stormy interview with the Frau Schwarz, which left her humble for a week, and exceedingly nervous, being of the impression from Peter's manner that in the event of Harmony not turning up an American gunboat would sail up the right arm of the Danube and bombard the *Pension* Schwarz.

Schönbrunn having failed them, McLean and Peter went back to the city in the street-car, neither one saying much. Even McLean's elasticity was deserting him. His eyes, from much peering into crowds, had taken on a strained, concentrated look.

Peter was shabbier than ever beside the other man's ultra-fashionable dress. He sat, bent forward, his long arms dangling between his knees, his head down. Their common trouble had drawn the two together, or had drawn McLean close to Peter, as if he recognized that there were degrees in grief and that Peter had received almost a death-wound. His old rage at Peter had died. Harmony's flight had proved the situation as no amount of protestation would have done. The thing now was to find the girl; then he and Peter would start even, and the battle to the best man.

They had the car almost to themselves. Peter had not spoken since he sat down. McLean was busy over a notebook, in which he jotted down from day to day such details of their search as might be worth keeping. Now and then he glanced at Peter as if he wished to say something, hesitated, fell to work again over the notebook. Finally he ventured.

"How's the boy?"

"Not so well today. I'm having a couple of men in to see him tonight. He doesn't sleep."

"Do you sleep?"

"Not much. He's on my mind, of course." That and other things, Peter.

"Don't you think—wouldn't it be better to have a nurse. You can't go like this all day and be up all night, you know. And Marie has him most of the day." McLean, of course, had known Marie before. "The boy ought to have a nurse, I think."

"He doesn't move without my hearing him."

"That's an argument for me. Do you want to get sick?"

Peter turned a white face toward McLean, a face in which exasperation struggled with fatigue.

"Good Lord, boy," he rasped, "don't you suppose I'd have a nurse if I could afford it?"

"Would you let me help? I'd like to do something. I'm a useless cub in a sickroom, but I could do that. Who's the woman he liked in the hospital?"

"Nurse Elisabet. I don't know, Mac. There's no reason why I shouldn't let you help, I suppose. It hurts, of course, but—if he would be happier——"

"That's settled then," said McLean. "Nurse Elisabet, if she can come. And—look here, old man. I've been trying to say this for a week and haven't had the nerve. Let me help you out for a while. You can send it back when you get it, any time, a year or ten years. I'll not miss it."

But Peter refused. He tempered the refusal in his kindly way.

"I can't take anything now," he said. "But I'll remember it, and if things get very bad I'll come to you. It isn't costing much to live. Marie is a good manager, almost as good as—Harmony was." This with difficulty. He found it always hard to speak of Harmony. His throat seemed to close on the name.

That was the best McLean could do, but he made a mental reservation to see Marie that night and slip her a little money. Peter need never know, would never notice.

At a cross street the car stopped, and the little Bulgarian, Georgiev, got on. He inspected the car carefully before he came in from the platform, and sat down unobtrusively in a corner. Things were not going well with him either. His small black eyes darted from face to face suspiciously, until they came to a rest on Peter.

It was Georgiev's business to read men. Quickly he put together the bits he had gathered from Harmony on the staircase, added to them Peter's despondent attitude, his strained face, the abstraction which required a touch on the arm from his companion when they reached their destination, recalled Peter outside the door of Harmony's room in the *Pension* Schwarz—and built him a little story that was not far from the truth.

Peter left the car without seeing him. It was the hour of the promenade, when the Ring and the larger business streets were full of people, when Demel's was thronged with pretty women eating American ices, with military men drinking tea and nibbling Austrian pastry, the hour when the flower women along the Stephansplatz did a rousing business in roses, when sterile women burned candles before the Madonna in the Cathedral, when the lottery did the record business of the day.

It was Peter's forlorn hope that somewhere among the crowd he might happen on Harmony. For some reason he thought of her always as in a crowd, with people close, touching her, men staring at her, following her. He had spent a frightful night in the Opera, scanning seat after seat, not so much because he hoped to find her as because inaction was intolerable.

And so, on that afternoon, he made his slow progress along the Kärntnerstrasse, halting now and then to scrutinize the crowd. He even peered through the doors of shops here and there, hoping while he feared that the girl might be seeking employment within, as she had before in the early days of the winter.

Because of his stature and powerful physique, and perhaps, too, because of the wretchedness in his eyes, people noticed him. There was one place where Peter lingered, where a new building was being erected, and where because of the narrowness of the passage the dense crowd was thinned as it passed. He stood by choice outside a hairdresser's window, where a brilliant light shone on each face that passed.

Inside the clerks had noticed him. Two of them standing together by the desk spoke of him: "He is there again, the gray man!"

"Ah, so! But, yes, there is his back!"

"Poor one, it is the *Fräulein* Engel he waits to see perhaps."

"More likely Le Grande, the American. He is American."

"He is Russian. Look at his size."

"But his shoes!" triumphantly. "They are American, little one."

The third girl had not spoken; she was wrapping in tissue a great golden rose made for the hair. She placed it in a box carefully.

"I think he is of the police," she said, "or a spy. There is much talk of war."

"Foolishness! Does a police officer sigh always? Or a spy have such sadness in his face? And he grows thin and white."

"The rose, *Fräulein*."

The clerk who had wrapped up the flower held it out to the customer. The customer, however, was not looking. She was gazing with strange intentness at the back of a worn gray overcoat. Then with a curious clutch at her heart she went white. Harmony of course, Harmony come to fetch the golden rose that was to complete the Le Grande's costume.

She recovered almost at once and made an excuse to leave by another exit.

She took a final look at the gray sleeve that was all she could see of Peter, who had shifted a bit, and stumbled out into the crowd, walking along with her lip trembling under her veil, and with the slow and steady ache at her heart that she had thought she had stilled for good.

It had never occurred to Harmony that Peter loved her. He had proposed to her twice, but that had been in each case to solve a difficulty for her. And once he had taken her in his arms, but that was different. Even then he had not said he loved her—had not even known it, to be exact. Nor had Harmony realized what Peter meant to her until she had put him out of her life.

He Stood by Choice Outside a Hairdresser's Window

The sight of the familiar gray coat, the scrap of conversation, so enlightening as to poor Peter's quest, that Peter was growing thin and white, made her almost reel. She had been too occupied with her own position to realize Peter's. With the glimpse of him came a great longing for the house on the Siebensternstrasse, for Jimmy's arms about her neck, for the salon with the lamp lighted and the sleet beating harmlessly against the casement windows, for the little kitchen with the brick stove, for—Peter.

Doubts of the wisdom of her course assailed her. But to go back meant, at the best, adding to Peter's burden of Jimmy and Marie, meant the old situation again, too, for Marie most certainly did not add to the respectability of the establishment. And other doubts assailed her. What if Jimmy were not so well, should die, as was possible, and she had not let his mother see him!

Monia Reiff was very busy that day. Harmony did not leave the workroom until eight o'clock. During all that time, while her slim fingers worked over fragile laces and soft chiffons, she was seeing Jimmy as she had seen him last, with the flower fairies on his pillow, and Peter, keeping watch over the crowd in the Kärntnerstrasse, looking with his steady eyes for her.

No part of the city was safe for a young girl after night, she knew; the sixteenth district was no better than the rest, rather worse in places. But the longing to see the house on the Siebensternstrasse grew on her, became from an ache a sharp and insistent pain. She must go, must see once again the comfortable glow of Peter's lamp, the flicker that was the fire.

She ate no supper. She was too tired to eat, and there was the pain. She put on her wraps and crept down the whitewashed staircase. The paved courtyard below was to be crossed and it was poorly lighted. She achieved the street, however, without molestation. To the street-car was only a block, but during that block she was accosted twice. She was white and frightened when she reached the car.

The Siebensternstrasse at last. The street was always dark; the delicatessen shop was closed, but in the wild game store next a light was burning low, and a flame flickered before the little shrine over the money drawer. The game-seller was a religious man.

The old stucco house dominated the neighborhood. From the time she left the car Harmony saw it, its long flat roof black against the dark sky, its rows of unlighted windows, its long wall broken in the center by the gate. Now from across the street its whole façade lay before her. Peter's lamp was not lighted, but there was a glow of soft firelight from the salon windows. The light was not regular—it disappeared at regular intervals, was blotted out. Harmony knew what that meant. Some one beyond range of where she stood was pacing the floor, back and forward, back and forward. When he was worried or anxious Peter always paced the floor.

She did not know how long she stood there. One of the soft rains was falling, or more accurately, condensing. The saturated air was hardly cold. She stood on the pavement unmolested, while the glow died lower and lower, until at last it was impossible to trace the pacing figure. No one came to any of the windows. The little lamp before the shrine in the wild game shop burned itself out; the *portier* across the way came to the door, glanced up at the sky and went in. Harmony heard the rattle of the chain as it was stretched across the door inside.

Not all the windows of the suite opened on the street. Jimmy's windows—and Peter's—opened toward the back of the house, where in a brick-paved courtyard the wife of the *portier* hung her washing, and where the *portier* himself kept a hutch of rabbits. A wild and reckless desire to see at least the light from the child's room possessed Harmony. Even the light would be something; to go like this, to carry with her only the memory of a dark looming house without cheer was unthinkable. The gate was never locked. If she but went into the garden and round by the spruce tree to the back of the house, it would be something.

She knew the garden quite well. Even the darkness had no horror for her. Little Scatchy had had a habit of leaving various articles on her window-sill and of instigating searches for them at untimely hours of night. Once they had found her hairbrush in the rabbit hutch! So Harmony, ashamed but unalarmed, made her way by the big spruce to the corner of the old lodge and thus to the courtyard.

Ah, this was better! Lights all along the apartment floor and moving shadows; on Jimmy's window-sill a jar of milk. And voices—some one was singing.

Peter was singing, droning softly, as one who puts a drowsy child to sleep. Slower and slower, softer and softer, over and over, the little song Harmony had been wont to sing:

"Ah, well! For us all some sweet hope lies
Deeply buried from human eyes.
And in the—hereafter—angels may
Roll—the—stone—from—its—grave—away."

Slower and slower, softer and softer, until it died away altogether. Peter, in his old dressing gown, came to the window and turned down the gaslight beside it to a blue point. Harmony did not breathe. For a minute, two minutes, he stood there looking out. Far off the twin clocks of the Votivkirche struck the hour. All about lay the lights of the old city, so very old, so wise, so cunning, so cold.

Peter stood looking out, as he had each night since Harmony went away. Each night he sang the boy to sleep, turned down the light and stood by the window. And each night he whispered to the city that sheltered Harmony somewhere, what he had whispered to the little sweater coat the night before he went away:

"Good night, dear. Good night, Harmony."

The rabbits stirred uneasily in the hutch; a passing gust shook the great tree overhead and sent down a sharp shower on to the bricks below. Peter struck a match and lit his pipe; the flickering light illuminated his face, his rough hair, his steady eyes.

"Good night, Peter," whispered Harmony. "Good night, dear."

XXIV

WALTER STEWART had made an uncomplicated recovery, helped along by relief at the turn events had taken. In a few days he was going about again, weak naturally, rather handsomer than before because a little less florid. But the week's confinement had given him an opportunity to think over many things. Peter had set him thinking, on the day when he had packed up the last of Marie's small belongings and sent them down to Vienna.

Stewart, lying in bed, had watched him. "Just how much talk do you suppose this has made, Byrne?" he asked.

"Haven't an idea. Some probably. The people in the Russian villa saw it, you know."

Stewart's brows contracted.

"Damnation! Then the hotel has it, of course!"

"Probably."

Stewart groaned. Peter closed Marie's American trunk of which she had been so proud, and coming over looked down at the injured man.

"Don't you think you'd better tell the girl all about it?"

"No," doggedly.

"I know, of course, it wouldn't be easy, but—you can't get away with it, Stewart. That's one way of looking at it. There's another."

"What's that?"

"Starting with a clean slate. If she's the sort you want to marry, and not a prude, she'll understand, not at first, but after she gets used to it."

"She wouldn't understand in a thousand years."

"Then you'd better not marry her. You know, Stewart, I have an idea that women imagine a good many pretty rotten things about us anyhow. A sensible girl would rather know the truth and be done with it. What a man has done with his life before a girl—the right girl—comes into it isn't a personal injury to her, since she wasn't a part of his life then. You know what I mean. But she has a right to know it before she chooses."

"How many would choose under those circumstances?" he jibed.

Peter smiled. "Quite a few," he said cheerfully. "It's a wrong system, of course; but we can get a little truth out of it."

"You can't get away with it" stuck in Stewart's mind for several days. It was the one thing Peter said that did stick. And before Stewart had recovered enough to be up and about he had made up his mind to tell Anita. In his mind he made quite a case for himself; he argued the affair against his conscience and came out victorious.

Anita's party had broken up. The winter sports did not compare, they complained, with St. Moritz. They disliked German cooking. Into the bargain the weather was not good; the night's snows turned soft by midday; and the crowds that began to throng the hotels were solid citizens, not the fashionables of the Riviera. Anita's arm forbade her traveling. In the reassembling of the party she went to the Kurhaus in the valley below the *pension* with one of the women who wished to take the baths.

It was to the Kurhaus, then, that Stewart made his first excursion after the accident. He went to dinner. Part of the chaperon's treatment called for an early retiring hour, which was highly as he had wished it and rather unnerving after all. A man may decide that a dose of poison is the remedy for all his troubles, but he does not approach his hour with any hilarity. Stewart was a stupid dinner guest, ate very little, and looked haggard beyond belief when the hour came for the older woman to leave.

He did not lack courage however. It was his great asset, physical and mental rather than moral, but courage

nevertheless. The evening was quiet, and they elected to sit on the balcony outside Anita's sitting room, the girl swathed in white furs and leaning back in her steamer chair.

Below lay the terrace of the Kurhaus, edged with evergreen trees. Beyond and far below that was the mountain village, a few scattered houses along a frozen stream. The townspeople retired early; light after light was extinguished, until only one in the priest's house remained. A train crept out of one tunnel and into another, like a glowing worm crawling from burrow to burrow.

The girl felt a change in Stewart. During the weeks he had known her there had been a curious restraint in his manner to her. There were times when an avowal seemed to tremble on his lips, when his eyes looked into hers with the look no woman ever mistakes; the next moment he would glance away, his face would harden. They were miles apart. And perhaps the situation had piqued the girl. Certainly it had lost nothing for her by its unusualness.

Tonight there was a difference in the man. His eyes met hers squarely, without evasion, but with a new quality, a searching, perhaps, for something in her to give him courage. The girl had character, more than ordinary decision. It was what Stewart admired in her most, and the thing, of course, that the little Marie had lacked. Moreover, Anita, barely twenty, was a woman, not a young girl. Her knowledge of the world, not so deep as Marie's, was more comprehensive. Where Marie would have been merciful Anita would be just, unless she cared for him. In that case she might be less than just, or more.

Anita in daylight was a pretty young woman, rather incisive of speech, very intelligent, having a wit without malice, charming to look at, keenly alive. Anita in the dusk of the balcony, waiting to hear she knew not what, was a judicial white goddess, formidably still, frightfully potential. Stewart, who had embraced many women, did not dare a finger on her arm.

He had decided on a way to tell the girl the story—a preamble about his upbringing, which had been indifferent, his struggle to get to Vienna, his loneliness there, all leading with inevitable steps to Marie. From that, if she did not utterly shrink from him, to his love for her.

It was his big hour, that hour on the balcony. He was reaching, through love, heights of honesty he had never scaled before. But as a matter of fact he reversed utterly his order of procedure. The situation got him, this first evening absolutely alone with her. That and her nearness, and the pathos of her bandaged, useless arm. Still he had not touched her.

The thing he was trying to do was more difficult for that. General credulity to the contrary, men do not often make spoken love first. How many men propose marriage to their women across the drawing room or from chair to chair? Absurd! The eyes speak first, then the arms, the lips last. The woman is in his arms before he tells his love. It is by her response that he gauges his chances and speaks of marriage. Actually the thing is already settled; tardy speech only follows on swift instinct. Stewart, wooing as men woo, would have taken the girl's hand, gained an encouragement from it, ventured to kiss it, perhaps, and finding no rebuff would then and there have crushed her to him. What need of words? They would follow in due time, not to make a situation but to clarify it.

But he could not woo as men woo. The barrier of his own weakness stood between them and must be painfully taken down.

"I'm afraid this is stupid for you," said Anita out of the silence. "Would you like to go to the music room?"

"God forbid. I was thinking."

"Of what?" Encouragement this, surely.

"I was thinking how you had come into my life, and stirred it up."

"Really? I?"

"You know that."

"How did I stir it up?"

"That's hardly the way I meant to put it. You've changed everything for me. I care for you—a very great deal."

He was still carefully in hand, his voice steady. And still he did not touch her. Other men had made love to her, but never in this fashion, or was he making love?

"I'm very glad you like me."

"Like you!" Almost out of hand that time. The thrill in his voice was unmistakable. "It's much more than that, Anita, so much more that I'm going to try to do a hideously hard thing. Will you help a little?"

"Yes, if I can." She was stirred, too, and rather frightened. Stewart drew his chair nearer to her and sat forward, his face set and dogged.

"Have you any idea how you were hurt? Or why?"

"No. There's a certain proportion of accidents that occur at all these places, isn't there?"

"This was not an accident."

"No?"

"The branch of a tree was thrown out in front of the sled to send us over the bank. It was murder, if intention is crime." After a brief silence

"Somebody who wished to kill you, or me?"

"Both of us, I believe. It was done by a woman—a girl, Anita. A girl I had been living with."

A brutal way to tell her, no doubt, but admirably courageous. For he was quivering with dread when he said it—the courage of the man who faces a cannon. And here, where a less-poised woman would have broken into speech, Anita took the refuge of her kind and was silent. Stewart watched her as best he could in the darkness, trying to gather further courage to go on. He could not see her face, but her fingers, touching the edge of the chair, quivered.

"May I tell you the rest?"

"I don't think I want to hear it."

"Are you going to condemn me unheard?"

"There isn't anything you can say against the fact?"

But there was much to say, and sitting there in the darkness he made his plea. He made no attempt to put his case. He told what had happened simply; he told of his loneliness and discomfort. And he emphasized the lack of sentiment that prompted the arrangement.

Anita spoke then for the first time: "And when you tried to terminate it she attempted to kill you!"

"I was acting the beast. I brought her up here, and then neglected her for you."

"Then it was hardly only a business arrangement for her."

"It was at first. I never dreamed of anything else. I swear that, Anita. But lately, in the last month or two, she—I suppose I should have seen that she ——"

"That she had fallen in love with you. How old is she?"

"Nineteen."

A sudden memory came to Anita, of a slim young girl, who had watched her with wide, almost childish eyes.

"Then it was she who was in the compartment with you on the train coming up?"

"Yes."

"Where is she now?"

"In Vienna. I have not heard from her. Byrne, the chap who came up to see me after the—after the accident, sent her away. I think he's looking after her. I haven't heard from him."

"Why did you tell me all this?"

"Because I love you, Anita. I want you to marry me."

"What! After that?"

"That, or something similar, is in many men's lives. They don't tell it, that's the difference. I'm not taking any credit for telling you this. I'm ashamed to the bottom of my soul, and when I look at your bandaged arm I'm suicidal. Peter Byrne urged me to tell you. He said I couldn't get away with it; some time or other it would come out. Then he said something else.

"Peter, I Must Prepare My Outfit. I Go to America"

"He said you'd probably understand, and that if you married me it was better to start with a clean slate."

No love, no passion in the interview now. A clear statement of fact, an offer—his past against hers, his future with hers. Her hand was steady now. The light in the priest's house had been extinguished. The chill of the mountain night penetrated Anita's white furs, and set her—or was it the chill?—to shivering.

"If I had not told you, would you have married me?"

"I think so. I'll be honest too. Yes."

"I am the same man you would have married. Only—more honest."

"I cannot argue about it. I am tired and cold."

Stewart glanced across the valley to where the cluster of villas hugged the mountainside. There was a light in his room; outside was the little balcony where Marie had leaned against the railing and looked down, down. Some of the arrogance of his new virtue left the man. He was suddenly humbled. For the first time he realized a part of what Marie had endured in that small room where the light burned.

"Poor little Marie!" he said softly.

The involuntary exclamation did more for him than any plea he could have made. Anita rose and held out her hand.

"Go and see her," she said quietly. "You owe her that. We'll be leaving here in a day or so and I'll not see you again. But you've been honest, and I will be honest too. I—I cared a great deal too."

"And this has killed it?"

"I hardly comprehend it yet. I shall have to have time to think."

"But if you are going away—I'm afraid to leave you. You'll think this thing over, alone, and all the rules of life you've been taught will come ——"

"Please, I *must* think. I will write you, I promise."

He caught her hand and crushed it between both of his.

"I suppose you would rather I did not kiss you?" humbly.

"I do not want you to kiss me."

He released her hand and stood looking down at her in the darkness. If he could only have crushed her to him, made her feel the security of his love, of his sheltering arms! But the barrier of his own building was between them. His voice was husky.

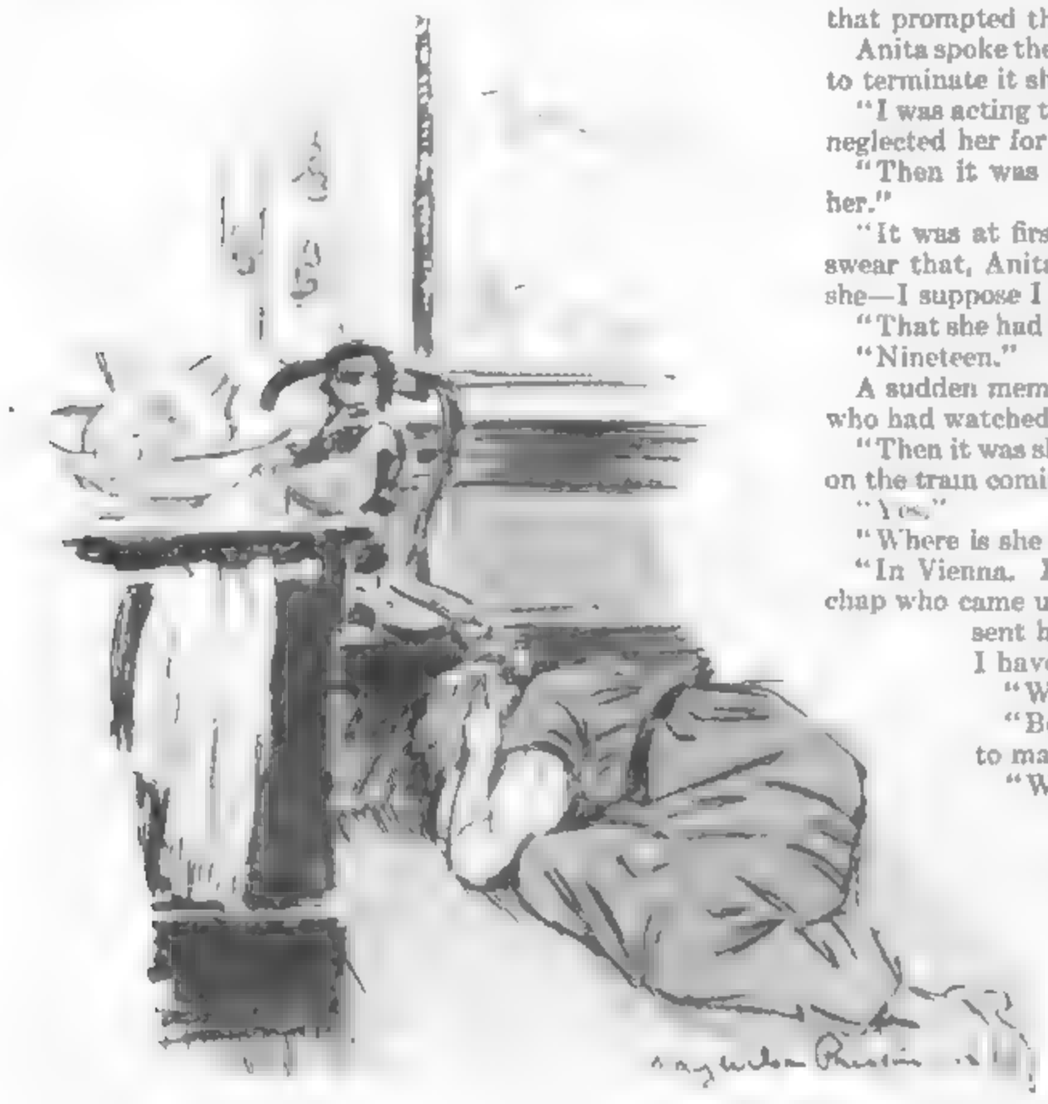
"I want you to try to remember, past what I have told you, to the thing that concerns us both—I love you. I never loved the other woman. I never pretended I loved her. And there will be nothing more like that."

"I shall try to remember."

Anita left Semmering the next day, against the protests of the doctor and the pleadings of the chaperon. She did not see Stewart again. But before she left, with the luggage gone and the fiacre at the door, she went out on the terrace, and looked across to the Villa Waldheim, rising from among its clustering trees. Although it was too far to be certain, she thought she saw the figure of a man on the little balcony standing with folded arms, gazing across the valley to the Kurhaus.

Having promised to see Marie, Stewart proceeded to carry out his promise in his direct fashion. He left Semmering

(Continued on Page 57)



Harmony Collapsed in a Heap on the Floor of Her Room

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PHILADELPHIA, APRIL 25, 1914

A Freight-Rate Puzzle

PEOPLE especially interested in that subject are asking themselves what effect the Panama Canal will have on railroad freight rates; and the only answer so far is that it will probably bring up anew that troublesome question of the long and short haul. To meet water competition railroads are permitted to charge more for a short than for a long haul—that is, the rate from Chicago to a point two or three hundred miles east of the Pacific Coast may be the rate from Chicago to the Coast plus the local rate from the Coast back to the point of destination.

The argument is that the rate to the Coast must be low in order to meet water competition; and if the merchant three hundred miles east of the Coast pays the through rate plus the local rate from the Coast back, that is only what he would have to pay if his goods were shipped by water to the Coast and by rail from the Coast to his town.

That, however, does not altogether reconcile the merchant to paying, on a carload of goods from the East that stops in his town, exactly what he would have to pay if the car were hauled three or four hundred miles farther west and then back again.

More and more are rail rates in the mass held down to a point that will yield only a fair return on the capital invested. Now if rates, as a whole, yield only a fair return on the investment, and some of those rates—to meet water competition—are decidedly lower than others, it necessarily follows that the lower rates are producing considerably less than a fair return on the investment, while the higher rates are producing considerably more.

As water competition is increased by the Canal, inland people will probably be more dissatisfied with an arrangement under which they contribute disproportionately to the support of the roads.

The Special Court

CHICAGO, which blazed the way with a juvenile court, has since added a court of domestic relations and a morals court, and now proposes another special court to deal with youths. The fundamental idea behind these special courts is tremendously important, and we hope to see it pervade our whole system of criminal jurisprudence before many years. That fundamental idea is to deal with a culprit as a human being instead of dealing merely with his crime or disorder as an impersonal thing.

Here, say, is a youth who has stolen an article of a certain value. That is all the old statute wanted to know about him—simply that he was of a certain age and stole an article of a certain value. It then classed him as a thief and sent him to jail; but if the case were brought before you, you would ask: "What sort of youth is he? What is his record? What was his motive for stealing?"

It would make a great deal of difference to you whether his record had been good and he had stolen a scuttle of coal to keep his mother warm, or whether his record had been bad and he had stolen a washerwoman's purse to get money with which to buy cigarettes.

So all through the old criminal code; its attempt to deal merely with acts by hard and fast rules, without regard to the character, situation and motive of the persons who perform the acts, gives bad results. These new special courts, each with a comparatively free hand within its field, can deal humanely with the people brought before them. They are our great invention in jurisprudence. We hope to see them multiply.

The Party's Breadbasket

IN PROSECUTING its heroic warfare on behalf of the plain people every political party—broadly speaking—has been compelled to resort to ornamental people for its campaign funds. Before it could fire a shot at the citadels of special privilege it must go to some gentlemen inside those citadels for money with which to buy powder.

That this put the party in a rather anomalous and embarrassing position was long recognized. The history of the Republican party shows the logical result of this dependence on the privileged for munitions of war. In this country parties derived funds from the sale of offices or nominations for offices, and from contributions by benevolent gentlemen who had a direct stake in the tariff or some other governmental policy.

In England, ever since there were parties, the sale of titles of nobility has been a standard method of replenishing the party's coffer. A cynical peer recently observed in Parliament that the thing had always gone on and doubtless always would; while another peer confessed that not long ago he endeavored to secure a substantial sum for party purposes on the pledge of a baronetcy to the donor, but his tender was promptly rejected on the reasonable ground that his party was out of power and consequently unable to deliver the goods.

Naturally it is the Conservative party that is pressing the question over there, both because it is out of power and so has no titles to dispose of and because as soon as a Liberal contributor is made a peer he turns Conservative; so that, though the Liberals have him neatly off their hands, the Conservatives have him to live with for the remainder of his life. It is like rewarding a man who has assisted you to fight Smith by giving him a lifelease of a part of Smith's house. The noble Smiths do not like it. Publication of contributions on the American plan is suggested as a remedy.

Financial support of a party by its own rank and file ought to be the remedy. The time has come in political development when the continued usefulness of any party for which the rank and file will shout and vote, but which it will not support with money, is very questionable.

The Professional Consul

WE ARE not much interested in the diplomatic service, for its importance to the country is small. The occasions when a minister or ambassador acts on his own initiative, except at a tea party, are so few as to be fairly negligible. Mr. Choate described the situation when he said that an ambassador was only a glorified messenger-boy.

The consular service, however, is capable of real and broad usefulness. It ought to be a big trade-promoting agency, equipped to give the smaller manufacturers such comprehensive reports about foreign markets as the great exporters, like the oil and steel trusts, gain by maintaining expensive organizations of their own. It ought to be a national bureau of information on foreign social and commercial affairs. All this requires training and experience. It requires that spirit in the personnel which can be had only by making the consular service a profession, with security of tenure and certainty of promotion.

A good many young men in the consular service are now watching events at Washington with interest and a little apprehension. They went into the service only after our Government promised to make it a profession. Mainly they are the sort of young men who would not have gone into it unless it were made a profession.

From time to time rumors have arisen in Washington—happily unsupported by facts as yet—that there was to be a return to the old system of using the better consular positions as rewards for political activities. The better consular positions are few. Only two or three political appointments to the more attractive posts would be necessary to demoralize the whole consular service. The young men on whom its future depends would feel that the Government had broken faith with them; that energy and devotion on their part were thrown away. A single dubious appointment not long ago, and that by no means to a first-class post, sent a chill through the whole service.

With any considerable return to the spoils system, we might as well throw the consular service on the scrapheap.

The Speculator's Toll

ESSENTIALLY Berlin is as new as Chicago, and of about the same size. Both have sprung up overnight, so to speak, in the forcing-house of an industrial system which causes cities to sprout everywhere from the Danube to the Sacramento. The Chicagoan makes his own government; that of the Berliner is made for him. It is, therefore, rather odd to find that in the first and most important item of civilized living the self-governing Chicagoan is mulcted to an extent which the governed Berliner would deem incredible and intolerable.

For equal living quarters a man of moderate means would pay in Chicago at least double the rent he pays in Berlin. The rent a New Yorker who is just comfortably off pays for his flat would procure him quarters in Berlin or Paris that an enthusiastic reporter might describe as palatial.

It is really extraordinary that in the matter of paying a monstrous toll to urban land speculators America far outstrips all European countries. The rent that almost any American city pays over and above what would be paid in almost any European city of corresponding size would support a dozen royal households and maintain a hundred dreadnoughts.

They Do Not Quite Like Us

THE United States is not very popular in France at present. That nation of small investors is peculiarly cautious and sensitive on the subject of bonds. It has by no means forgotten how we unloaded some rank Frisco securities in Paris just before the road confessed bankruptcy.

The general principle of our new tariff law, with low rates on necessities and high ones on luxuries, is admitted to be sound; but unfortunately France is almost exclusively an exporter of luxuries. Her wine and silk merchants complain: "Instead of saying 'We will impose high rates on luxuries,' you might as well have said, 'We will impose high rates on French goods.'"

France has some interest in Panama Canal tolls and some stake in Mexico. In neither respect does she find satisfaction in our actions. The course pursued by our Treasury Department in regard to imports of French pottery was especially resented. There is undoubtedly a feeling that the United States holds France in rather light regard; and being held in light regard is probably less tolerable to the French than to any other people in the world.

On the other hand, prodigal circulation of American coin along the boulevards is duly appreciated; and the knowledge, based on long experience, that American visitors spend more money and spend it more foolishly than any other nationality about squares the account.

Irritating Customs Practices

WE HAVE, after mighty effort, reformed our tariff law; but we do not seem to have reformed very greatly the method of enforcing it. Time out of mind our custom duties have been collected with a sort of inveterate suspicion and nagging jealousy that have provoked much righteous resentment. The guiding principle seems to have been to construe the law in whatever way would be least agreeable to the person paying the duty.

The matter of traveler's baggage is a relatively unimportant instance, yet that has created an amount of irritation which makes the money gained by it a very doubtful asset. Every successful department store, for example, suffers a certain constant amount of imposition and is perfectly aware of the fact, but would rather be imposed on than make a fuss. The same thing is true of all good businesses. No good business insists on the last cent in every case. It is much better to suffer some petty impositions with a smile than to set the machinery so tight that its screech is heard all over the place.

For half a century, of course, the basic idea of our tariff was that bringing foreign goods into the United States was an evil. Under that idea, to make importation as vexatious as possible was perhaps the reasonable policy. The new law expresses a more liberal idea and ought to be enforced in a correspondingly liberal spirit.

Listing Real Estate

A COMMITTEE of the New York Real-Estate Board has reported favorably on a proposal to list there securities based on real estate, substantially as stocks and bonds are listed on the Stock Exchange, and to make an open, official market for them comparable to the Stock Exchange market for other securities.

Here would be a responsible and reputable body which would appoint a committee to examine securities that were offered for the list, to require exact statements concerning them, and to see that they had some substantial, bona-fide basis. The investor in such a security would know at least that he was not buying mere blue sky.

Taking it by and large, there is as much sheer fake and fraud in the selling of real estate as in any other part of the investment field. This proposal looks only to the listing of securities based on real estate. In every large city we should like to see the real-estate board offer to list all extensive real-estate selling enterprises—all those that advertise, circularize or otherwise go out for a public hearing.

Under proper regulations any lot or acreage selling proposition that was not listed would be one for investors to let severely alone.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

PHOTO. BY HARRIS & EWING, WASHINGTON, D. C.

A Gentleman With a Broad A and an Appetite for Scrod

LIBRARIES have been written about country boys who went to cities and there became masters of business, of finance, of politics, and of everything else in the line of endeavor that required stout hearts and willing hands—or willing hearts and stout hands, as the various cases may have been.

Likewise libraries are being written about city boys who are going to the country—back to the soil—and attaining that well-known and justly celebrated panacea for human woes, independence, through the medium of close communion with Nature, the tilling of the soil as opposed to the soiling of the till with the tainted money to be obtained in the busy marts of trade, and the manifold benefits of the parcel post, which enables them to ship their produce direct to the consumer—from grower to growler, so to say.

Personally I applaud both propositions, for I have tried them both; but it occurs to me that here, at this moment, it is time to say a few ringing words in behalf of the city boys who stayed in the cities; who fought their fights in or near the wards where they went to public school; and who, struggling with the horrendous handicap of a metropolitan upbringing—for it is an awful thing to be a native of a city, as we have been told voluminously—sashayed in and proved that now and then a boy who is born urbanly and remains urban is not, either congenitally or contemporaneously, always of no account.

Wherefore, casting about for a living example to cite as proof of my contention, my eye lights on the Honorable Billy Murray, of Boston—lights on Bill Murray and lingers there; and I cite him. I cite William Francis Murray, of Boston, who was born in Boston, has always lived in Boston, always intends to live in Boston, hopes to be buried in Boston, and has all the Boston attributes, including the broad A, the appetite for scrod, the firm belief that if Boston were expunged the universe would be eliminated and that Buffalo is out West.

I call your attention to the picture of the said Murray that is snugly ensconced in the upper left-hand corner of this page. Observe that! If it is not a picture of a city boy; a boy who was reared on the pavements instead of in the fields; a boy who has been over seven since he was three; a boy who, from the top of his derby hat to the tips of his shoes, radiates the wisdom of city ways; a boy who has always been familiar with street cars and big stores and theaters and ambulances and crowds, and keenly sophisticated as to all other city matters that are strange to the youth who wanders in from the farm—if that is not the picture of such a boy, then I have never seen such a picture or such a boy. And I've seen a million such boys and several such pictures.

At the present time William Francis Murray is thirty-three years old, and is serving his second term in Congress, from Boston, the place where he was born. That means he was elected to Congress when he was thirty, and it also means that occasionally a boy comes across in a city who was not brought into this vale of sorrows and deceit in an outlying district. There are others, of course, in our Congress; but not so many as you would think when the opportunities are considered—the opportunities in a numerical sense, I mean—and very few who came under the wire at such an early age.

It can be said, with due regard for conservative utterance, that Mr. Murray has been and is a busy little pot of baked beans. "Of course," he said to himself as he emerged from the first grades and sought sanctuary and a sheepskin at the Boston Latin School, "of course, I am penalized by a stroke a hole because I did not come down from Maine, and that may make it more difficult; but, that being as it may, I shall now begin an endeavor to put something over in my capacity as a Bostonian."

On the Air Line to Washington

AFTER he had finished with such Latin as was provided by the Boston Latin School he turned his face toward Cambridge, as all loyal Boston boys must, and matriculated at Harvard. He spent four years at that institution for the manicuring of young men, and two more years at the Harvard Law School. The net result of these six years in a scholastic sense was the beneficent bestowal on him by Doctor Eliot of the degree of bachelor of arts in 1904, and the further plastering of him with the degree of bachelor of laws, or something like that, in 1906. Thus equipped, he began the practice of art and the study of law. Neither degree, so far as can be learned, has had a deterrent effect on him, and he feels that he has lived them both down.

However, art and the law were not his sole concerns. While he was at Harvard he was a sort of a Siamese-twin student or a Siamese-triplet student. He studied—of course he studied. He received his degrees, didn't he? But other things concerned him to some extent. There was journalism, for example, and politics, and one or two little matters of similar import. They say his record for a sprint from a classroom to a newspaper office, thence to the meeting of a political club and back again, stands for all time as the low mark for such performances.

Gradually he concentrated on the law and on politics—that is, gradually he concentrated on politics and the law. The law is the handmaiden, valet, major-domo and the general manager of politics. So are the lawyers. It must be so. If we had no law we could have no lawyers—what a calamity!—and if we had no politicians we could have no law. Hence the lawyers go into politics in order that they may make the laws, so there may be laws for the lawyers to unmake.

Anyhow, young Mr. Murray not only felt it to be his duty to provide a few laws for his own use but, being of a genial and charitable and kind disposition, concluded that his sphere of influence was along those lines—politics and law. As is well known, law is not insistent. You can practice law or let it alone, as it pleases you. Politics, on the other hand, is not only insistent but persistent. Unless you practice politics constantly it will not be a case of your letting politics alone—politics will let you alone. The youthful Murray was soon in touch with the situation.

That denoted adaptability. Any person who is in touch with the Boston political situation may be said to be a good, capable, experienced situation-toucher. Boston politics eludes most persons who do not begin the persistent practice of it at the age of four years. Also, it eludes most persons who do so engage in it. Boston politics is a combination of race, religion, tradition, prejudice, inheritance, entails, ancestors, posterity, dogmatism, hatreds, friendships, history, prophecy, precedent, novelty, delusion, deception and desire. It has as many slants as a cubist picture of a man falling down stairs with a cookstove; as many angles as a rail fence; as many intricacies as a crystal maze. Some understand it; some comprehend it; some apprehend it; and many try to beat it.

Murray seems to have grasped the rudiments of it anyhow, for he had been but a short time out of the law school—maybe it was while he was there—when he offered himself for the suffrages of his fellow citizens and was elected to the Boston City Council. That started him. He next seized on the Massachusetts House of Representatives and was triumphantly deposited therein. Then came the upward step that led to the Governor's Council, and after that it was but a short distance to Washington.

An alert and capable young fellow, he has good ideas and good sense. He talks well, makes friends, is open and aboveboard, and is popular with his colleagues. He has courage, says what he thinks, is not averse to a fight, and plays the game as it lies, with a strong predilection for having all the cards laid on the table. He is lively, energetic and busy every minute. Moreover, he has excellent material in him and will develop into a very useful legislator. He harbors the remarkable theory that a workable but not overworked phase of politics is to be frank and fair in his dealings with everybody.

Bearing all this in mind I cite Murray as Exhibit A in the class of city boys who stuck to the city and won out, as a proof of the contention that it is not absolutely necessary for a person to come from a farm to get anywhere in town. Sometimes the city boy lands, and William Francis Murray appears to be a rising young member of that aggregation.

The Camel Breaks Loose

The Children

who go to school this way breakfast on Quaker Oats. They get the cream of the oats—the large, luscious flakes—the most delicious food of its kind.

But so do the children who go to school this way, if their mothers know. For Quaker Oats, despite its quality, costs no extra price. And its flavor wins the children to this most important food.

Quaker Oats

The Flakes with the Luscious Flavor

Perhaps five million children, every day, get from Quaker Oats their study food and their food for vim.

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A bushel of choice oats—weighing 32 pounds—yields but ten pounds of Quaker. But that one-third, as delicious food, is worth the other two-thirds.

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Except in Far West and South

The Quaker Oats Company

Bank Stock as an Investment—By Roger W. Babson

MY FRIENDS have asked me to reconcile the facts that, though I am an officer and a large stockholder in banking institutions, I at the same time advise others not to invest in bank stock. My reply is that in these SATURDAY EVENING POST articles I have been endeavoring to guide the small investor to sound financial practices, irrespective of personal interests. You may own a grocery store, yet you would feel free to advise small investors to invest in other securities rather than in stock in grocery stores. Well, banks are a good deal like grocery stores.

Experience shows that the success or failure of banks depends on the human element. A bank cannot be run by rule; neither has it any monopoly. Bank management requires a wonderful combination of honesty, tact and good judgment.

Among people of New England antecedents there exists an inherited predilection for bank stock. This is a natural reflection of the veneration in which their forbears held that class of investments. The spirit of the age, which is more active in showing up defects than in extolling virtues, shows that the idol of gold has, at times, feet of clay. Bank stock that has been inherited along with family portraits and old china sometimes ceases to pay dividends—or, what is worse, declares Irish dividends. For the benefit of readers not posted on the technicalities of finance, I will say that an Irish dividend is an assessment.

First let us consider the elements that affect the value of bank stock and note the use of the published reports of condition in arriving at the stock's investment merits. Fifty years or so ago the natural and most common use for excess funds was to organize a local bank. Local money was loaned to finance local needs under the personal supervision of those most interested. The possibilities of the bankruptcy law were undeveloped and personal integrity was a dependable asset. With the high rates of interest then prevailing, the local bank was a good proposition from all standpoints.

As the commodity dealt in by the banks that is, money—is the concentrated essence of all human endeavor, success or failure depends on the human elements governing the transaction of the business. The latitude permitted by the elasticity of modern business usage renders it imperative that credit should be based on facts rather than on sentiment.

How to Judge Bank Management

In other words, though most business is conducted with honest intentions, there is not the moral or social opprobrium attached to the financial delinquent that existed in those early days. In a business where the losses, expenses and profits are recovered from a gross return of two or three per cent on the total overturn, the errors resulting from an excess of either conservatism or liberality are very potential in results.

A bank reflects both local and world conditions; and on the ability of the management properly to decide today's small and great questions depends the prosperity of the institution. Is the bank you have under consideration a nursing bottle for infant industries—or is it an invigorator for senile decay? Is it dominated by a progressive spirit, full of hope, optimism and thrift, tempered by good judgment as to probabilities? Is it a bank where the majority of the stock is held by live directors, or by women and estates—so that the local cemetery is the only place where a stockholders' meeting can be held with a certainty of having a quorum present? Are the directors coming or going? Are they full of industry and courage? Or are they like the last leaves—unwilling to let go? These are the human assets or liabilities, as the case may be, which cannot be found in a report of condition; but they are the factors that decide whether your prospective bank stock is a good or a bad investment.

National and state laws require that all banks under their authority shall furnish, when requested, sworn statements of condition at the close of business on certain dates—generally a few days past. In the case of national banks these calls are made at least five times a year and to a certain extent periodically. Two copies are made in detail, each showing the salient facts affecting the bank's stability as shown by the books on that date. One copy is sent to the Government authorities at Washington and the other copy is kept on file for verification by the examiner on his next visit. These reports show the amount of stock held by the several directors, as well as the amount of loans made to them and to interests with which they may be affiliated.

These reports also show all loans in excess of the prescribed limit; maturity and character of all loans; nature of the items comprising the bonds and securities account; amount of cash on hand and in banks; average of cash reserve held for thirty days previous; the amount of money borrowed from other banks; interest paid and charged, and so on. A concise statement of the bank's condition is demanded, in fact, and may be considered as mathematically correct.

For the purpose of comparison, it will be better for the investor or young business man to use the report made in response to a call rather than one voluntarily published, as bank officials are sometimes not above selecting opportune times for issuing reports. I have even known instances where they have loaned themselves money to fatten up deposits. Did it ever occur to the reader that a bank can at any time easily increase its deposits one hundred thousand dollars by loaning five of its friends twenty-five thousand dollars each, with the understanding that they should each have twenty thousand dollars of their loan on deposit? It is a sort of perpetual-motion affair; nevertheless it does the trick.

Conditions Revealed by Figures

National banks are also required to furnish a condensed statement to a local newspaper for publication, and this is the report that will be available for the people interested. A copy of the published report is attached to the sworn statement of the publisher attesting publication and forwarded to the Government authorities for comparison with the other detailed report, mentioned before.

Any discrepancies between the published and the detailed reports must be accounted for and corrected. This is done in order to be sure that you and other people interested may have an opportunity to know, if you wish, just how your bank's affairs are being conducted.

An omission of the item of bills payable, including certificates for money borrowed, from the published report of the condition of a large city bank once started an investigation that resulted in the bank's going into the hands of a receiver. The discrepancy caused the investigation, and not the fact itself. These reports show the condition as of record, but are no criterion of the financial possibilities—except when used for comparison with some previous reports of the same institution. All assets, as shown by the report, are considered good, whether they are so or not. Their real worth is problematical. To illustrate this point, a report will be analyzed that was approved and published about two years ago:

RESOURCES

Loans and discounts	$502,405.52
Overdrafts, secured and unsecured	940.81
United States bonds, to secure circulation	150,000.00
United States bonds, to secure United States deposits, $10,000; to secure postal savings, $5,000	15,000.00
United States bonds on hand	15,000.00
Premiums on United States bonds	2,000.00
Bonds and securities	475,421.00
Banking house, furniture and fixtures	40,000.00
Other real estate owned	36,000.00
Due from approved reserve agents	370,503.22
Checks and other cash items	1,339.14
Notes of other national banks	1,370.00
Fractional paper currency, nickels and cents	1,225.00
Lawful money reserve in bank—namely, specie, $19,700; legal-tender notes, $50,200	69,900.00
Redemption fund with United States Treasurer—5 per cent of circulation	4,550.00
Total	$1,685,654.69

Liabilities		
Capital stock paid in		$ 150,000.00
Surplus fund		50,000.00
Undivided profits, less expenses and taxes paid		880 15
National banknotes outstanding		147,050.00
Dividends unpaid		772.00
Individual deposits, subject to check		1,237,163 95
Certified checks		650 84
Cashier's checks out standing		2,582 44
United States deposits	$1 000 00	2,049 35
Postal savings deposits	$1 049 35	
Bills payable, including certificates of deposit for money borrowed		94 400 00
		$1,685 154 69

Superficially this would seem to be a good report, with the stock showing a book value of one hundred and thirty dollars. The principal causes for criticism may be found in the apparently small undivided profits and the fact that the bank is borrowing ninety-five thousand dollars—in round numbers—presumably paying five or six per cent interest thereon, and carrying with reserve agents the sum of three hundred and seventy thousand dollars, drawing only two per cent.

The item of undivided profits might be easily justified from many causes. Assuming that the bank paid dividends quarterly and made a distribution on January first, the books would have been closed at that time. If the bank had an interest department, paying two per cent interest semi-annually, and due January fifteenth, on a deposit of five hundred thousand dollars, that would also have cut down the profits at this time. If other current expenses were one thousand dollars all these items amounting to eleven thousand dollars—coming out of the earnings between January first and the date of the report, say, February twenty-second, would have caused this result. These earnings could be easily obtained as follows:

Interest on Government bonds		$1,000.00
Interest on other bonds, 2½%	$200,000	5,000.00
Discount on loans, 3%	114,000	4 2[illegible] 0
Rents, interest, and so on		2,160 15
Total		$11,890.15
Less amount paid out		11,000.00
Undivided profits, less interest		$880 15

The same proportionate income will continue and should be sufficient to pay the recurring dividends, amounting to six per cent a year, and carry three per cent annually to the surplus fund. This is based on the supposition that the assets were invested on an average return basis of four and a quarter per cent. Hence the above report shows a book value of about one hundred and thirty dollars, constantly increasing, and should have had a market value of about one hundred and twenty dollars. I say should have; but, in fact, the bank is now in process of liquidation by another bank. The report showed the bank to be sound; but an analysis of the assets now shows an entirely different state of affairs.

Analyzing the Report

1—*Loans and Discounts.* This item should be worth its book value; but, in fact, it rarely is for liquidation. So long as unmolested, this bank would probably have paid interest in full and be considered good. Loans, however, had, I believe, been made for other than sound business reasons—loans that should have been cleaned up long ago, before the security was impaired. The speculative account was accepted of one whose personal influence was substituted for the usual margin of safety that should exist on loans secured by collateral of a very speculative nature. Time might have remedied this fault or enlarged it, depending on the market. For liquidating purposes the loan account of most national banks may be reduced about five per cent. In the case of the bank in question this leaves a value of, say, four hundred and seventy-five thousand dollars.

2—*United States Bonds.* For reasons utterly impossible to have been foreseen and avoided by national banks, the bonds held by them for securing circulation have depreciated greatly—not on account of lack of security behind them, but because of the low income derived from them—namely, about two per cent. Bonds bought at a premium not only have lost that premium but have also depreciated in some cases as much as from five to ten per cent. These assets in the above case show a loss—for liquidating purposes—of, say, five thousand dollars, including the asset, Premium on United States Bonds.

3—*Bonds and Securities.* This account shows the value at which the different items comprising it are carried on the books—generally the price at which they were purchased. Owing to market conditions such securities have recently fallen off greatly in value in the case of almost all banks, not only on average but because purchased for speculative possibilities rather than investment. Time might have shown gains far in excess of present recessions; but for our purpose we shall consider a loss of only five per cent on this item, say, twenty-five thousand dollars—not excessive, but quite a sum if charged against earnings.

4—*Banking House, Furniture and Fixtures.* This item comprises the office building, vault, furniture, and so on. Good, sound, conservative banking policy charges off a certain percentage of the cost of these items every year. Facts show that, except in extreme cases, such property depreciates very rapidly, and for realization purposes a bank vault is practically worthless. Who fancies second-hand bank furniture? As a selling proposition this item would show a value of only twenty-five thousand dollars.

5—*Other Real Estate.* National banks are forbidden by law to loan money for mortgages on real estate, or hold—except for office purposes—any real estate; though they can take the same to secure debts previously contracted. This was the case in this instance; and the property, instead of being worth the amount stated, was worth only, say, about six thousand dollars, being a sawmill site after the lumber had been sold from the neighborhood. The assets as above analyzed show a loss as follows:

Depreciation of United States bonds	$ 3,000
Premium on United States bonds	2,000
Banking house and fixtures	5,000
Other real estate	5,000
Bonds and securities	25,000
Loans and discounts	25,000
Total depreciation	$100,000

Cash items are worth one hundred per cent cash and need not be considered, as the only fact affecting them would be the downright dishonesty of the officers. The above losses, if not adjusted by time and exertion, would eliminate the stockholders' equity. Those in touch with the above affair consider that, as a going proposition, under proper executives, the losses may be recovered; but stress is laid on the personal equation.

Reports of Trust Companies

To emphasize that feature is the purpose of this article. The above conditions were developed under a régime where the directors were dominated by a strong personality and, for various reasons, temporized, condoned or abetted tendencies that cumulatively were disastrous.

For comparison I will illustrate how the same report would appear if published for a trust company, where the personality of the directors was different. In this case we will assume that the executive committee controls the majority of stock, both in fact and in name, and that any loss will be felt by them more than all others. Hence selfish reasons insure a continuation of a policy that is profitable, both to the community and the institution. The same report, if issued by them, would cut up about as follows—except the two items of Bonds to Secure Circulation and Banknotes Outstanding:

1—*Loans and Discounts.* Every borrower is given to understand that his loan has a definite maturity and that the promises made at the time of borrowing will be fulfilled. The loan must be paid or reduced as agreed on. This condition is satisfactory to coming men, but not to going ones. The result of this policy is that the loan account is very much alive, or amply secured by collateral capable of liquidating above the loaning value, the whole account being worth ninety-nine per cent on six months' time. The policy was outlined by the directors as follows: "Mr. B., when we have the money we have the say about it; but when you have borrowed it you have the say."

2—*United States Bonds.* As a trust company has no use for holding United States bonds, this feature may be eliminated. Though the trust company in question holds some state bonds that have depreciated, these, unlike some United States bonds, have a definite maturity; and the

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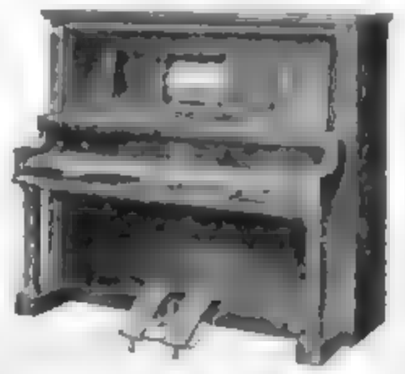

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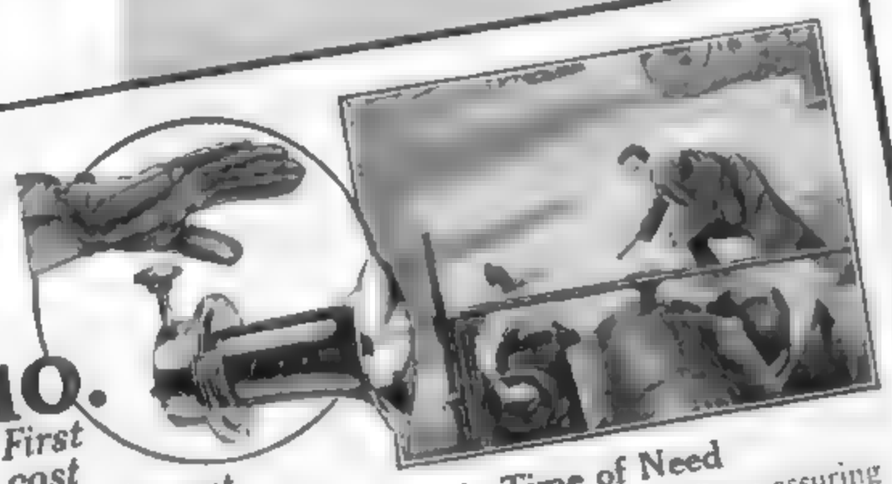

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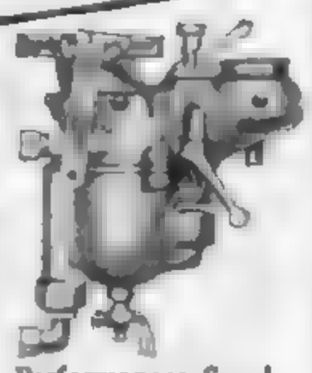

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3—*Bonds and Securities.* In this item appears the value of personality. These directors, qualified by personal experience and observant students of the trend of things, buy bonds at intervals. If the report of condition of a year previous were available it would be seen that the item "with reserve agents" was far above legal requirements, and the stock and bond accounts would be correspondingly small, instead of being, as at present, far above apparent needs. The bond account, as it stands, represents values arrived at as follows:

There is a tide in the affairs of finance as well as of men, which, taken at the flood, leads on to fortune. The investment board of this company maintains a Burke's Peerage of investments and buys only securities of good character and antecedent—and then only at certain times when prices are low, considering the law of action and reaction in accordance with deductions justified by broad experience. Purchases are made in blocks of five thousand to ten thousand dollars, at prices that are attractive by comparison with prices over a term of years as an investment proposition.

The Stock and Bond Accounts

Should these investments show an appreciation, a portion of them will be sold; though, instead of carrying the profit to the profit account and paying out the same as dividends, the balance of the item is carried at the book value. In the reports of condition made by trust companies the market value is published as well as the book value. Consider this when you review the next published report. Should you, however, find that the stock and bond accounts show a shrinkage there is no cause for alarm, as probably every other banking institution is in the same class. Remember that fresh eggs are sixty cents a dozen in December and thirty-five cents in May, and the intrinsic value is no less at one time than at the other. When the bond account of a conservative institution is low probably every other unit of value is correspondingly low. At that time show your confidence in your directors and sit tight.

To return and illustrate: The Company purchased on a sound investment basis in 1907:

$15,000 American Telephone and Telegraph Convertible 4% bonds, at 83	$12,450.00
It had sold previous to January, 1912:	
$12,000 of the bonds at the average price of $100	$12,000.00
The remaining $3,000 of bonds are now carried at	$450.00

The objection may be raised that this is a misleading entry; but as the entry is apparent to every auditor and examiner, and is a counterbalance offsetting future losses that are bound to occur, I claim that the entry is correct. Numerous instances like the above will explain why the bond account will read: Market Value, $500,000; and Book Value, $475,421.

4—*Banking House Furniture and Fixtures.* In this case the fixtures include a safe-deposit vault that is a profitable proposition and which has already been charged off fifty per cent; and, as a going proposition, the item is well worth the book value.

5—*Other Real Estate.* As trust companies are allowed to loan on mortgages as well as hold real estate it is safe to assume that the properties are worth the prices as carried; for if the property was taken to satisfy a mortgage it may be presumed that the margin allowed for safety when the mortgage was placed has been protected. When a national bank holds real estate it may be safe to assume that the property was taken as a last resort at a price above the owner's equity; for, if below, the owner would have taken it and paid the loan. So probably the national bank gets in on top, while the trust company gets in at the bottom.

These citations show why the bank might be forced to liquidate and the trust company become a going proposition, with the stock having a market value of one hundred and fifty dollars bid and one hundred and fifty-five dollars asked; and both reports of conditions might be mathematically correct!

Hence whether the stock you are considering is or is not a good investment proposition depends entirely on the personality of the management. Before buying, compare the available reports to ascertain the trend of progress, and whether assets that are bound to depreciate are charged off or not. The bank going ahead is anxious to do so; the others cannot. Is the stock seeking a buyer or a seller? And in the last analysis consider the question: How do the directors size up as men?

My attention was recently called to the personal element very emphatically. An institution that had, under the impetus gained by the advent of new management, made a very substantial gain was commencing to retrograde. The novelty wearing off, vigilance was relaxed and conditions developed that had no business justification. A strong personality present took exception to the trend and prescribed drastic remedies. This being unpopular, the doctor was fired; but his prescription was taken and the institution prospered.

Already the corner is turned and a continuance of the present policy will result in the institution's becoming creditable and profitable; and those who shouldered the load will be rewarded. The stock, with a book value of one hundred and thirty dollars and a very limited market round one hundred dollars, will probably become scarce—except at higher prices.

As an investment proposition pure and simple I should advise letting banking institutions alone. If you are interested for sentimental reasons there is an opportunity to give good service to your community by supporting a local institution that, if rightly conducted, may be as beneficial as the church—or, on the other hand, if misconducted, an unmitigated evil.

If all these conditions are satisfactory, and the return is attractive, there exists no financial reason why the purchase should not average as well as any, always remembering that you will be financially as well as morally responsible for the delinquencies of the institution to the extent of one hundred per cent assessment. If not prepared to let your head and hand accompany your pocketbook, let the stock alone.

A Bank's Main Asset

The men are the main asset. Because a bank has degenerated and the stock is low may mean an opportunity for profit when new blood takes hold. On the other hand, the stock may be high and the causes that made for success may have been removed.

Note who the president of the bank is and whether he is a sound, substantial business man, standing for what is best in the community, or a politician living on his wits and the troubles of others. Note whether the officers of the bank have themselves made successes in life, transacting their own business as they should, living well within their means; or whether they are heavy borrowers of money—just scrubbing along to make ends meet. The personnel of the management is the real asset of a bank, and on that the real value of your bank stock depends.

Now in this vale of tears—when man is here today and gone tomorrow—is not the personality of a board of directors rather a slim asset? Personally I think it is; and, though I hold stocks in banks of which I am a factor, yet I do not want any stock in banks with which I am not thoroughly acquainted.

This means that the young business man should purchase bank stock only of institutions with which he deposits and is thoroughly acquainted, treating such stock not as an investment but as a side business interest. When the young business man dies, however, his wife and children should make haste to dispose of his bank stock.

Women should do this not only out of duty to themselves but for the sake of the community. The great trouble with many banks today is—as I have already suggested!—that their stockholders' meetings must be held at the local cemetery in order to get a real quorum! This is wrong. The majority of the stock of a bank should be owned by the directors. That is the only thing which makes directors careful and thoroughly interested in their work. Hence avoid stocks of banks where the owners are quietly resting in the local cemetery!

The greater the percentage of stock represented on the board of directors, the better the bank; but the greater the percentage represented in the cemetery, the worse off is the bank.

Hence, when widows and children come to me asking about the bank stock they have inherited, I say: "Sell it to some one on the board of directors, in order that the owner thereof may attend meetings in person and not in spirit only."

Pierce-Arrow

The durability of perfect balance

Pierce-Arrow Automobiles represent the highest average of desirable motor car qualities yet attained. A Pierce-Arrow car is a safe car and it is fast; it is a splendid hill climber; it is a strong car and it is light; it is most economical in its use of oil; it wastes no gasoline. No one desirable quality has been sacrificed to another. A balance of all desirable qualities has resulted in a splendidly practical whole.

Strength is placed first because it means steadfastness and that means safety—which is paramount. Comfort is an essential factor because without it the pleasure is taken out of a pleasure car. Beauty has been considered as a vital attribute—but the beauty of litheness, of grace.

The result is a well-balanced, all-around car into which so much vitality has been built originally that we have yet to see the Pierce-Arrow which, after years of service, has not retained the enduring vigor that can come only from materials of excellence, wisely chosen and intelligently combined.

Pierce-Arrow cars are built in three chassis sizes, 38, 48 and 66 horsepower. These chassis are equipped with many types of open and enclosed bodies to suit every class of service.

The Pierce-Arrow Motor Car Company

Buffalo New York

Beech-Nut Peanut Butter

The Great Tea and Luncheon Delicacy as Served in New York Tea-Rooms

IT is an interesting thing to see a new food, a new delicacy, added to a nation's menu. To note its appeal to the palate, and its welcome in a million American homes.

The startling increase in the use of Beech-Nut Peanut Butter deserves the attention of every housewife and of every grocer.

There is good reason for this increase. Everybody these days is discussing food values. One seven-ounce jar of Beech-Nut Peanut Butter contains *more food value than twelve eggs.* Get the U. S. Government Report on Peanut Butter, Bulletin No. 332.

Consider especially the wholesomeness and the easy digestibility of Peanut Butter when the little acrid heart of each kernel is *completely* removed, and just the cream of the nut delicately salted and prepared—as by the Beech-Nut special process.

Why Is It So Different?

YOU will hear people say with an air of discovery that they never cared much for Peanut Butter until they tried the Beech-Nut kind. As though *delicacy* and *flavor* were accidental qualities—the two things most difficult, most costly to attain.

There are many varieties of peanuts and many grades of each variety.

We tested the peanuts of Africa, Spain and Java, but the finest peanuts in the world we found in *certain Counties of Virginia.* These peanuts are seldom seen by the public. They are hard to get. It takes skill to select them and willingness to pay for the best selection.

These peanuts come to us fresh from the soil. The meat is of a smooth, delicate quality—in striking contrast with the shrivelled or coarse and tasteless kernel of the ordinary peanut.

An Inspiration and a Blend

BEFORE the nuts are ground to a creamy consistency, they must be roasted to a golden brown—an operation of great nicety.

To superintend this work we were fortunate in finding a man with twenty years' experience as a coffee expert.

He knew, as with *Mocha* and *Java*, that the finest flavor is sometimes the result of a *blend.*

He worked for weeks over the roasting-pans, blending certain prime varieties of peanuts, until he developed the blend or combination that gives Beech-Nut Peanut Butter its special flavor—and makes you *wonder how anything could taste so good.*

Ten Million Jars for Thirty-one Cities

FROM its start in a few exclusive New York Tea-Rooms, Beech-Nut Peanut Butter *as a luncheon delicacy* has spread to every City in the Country.

New and dainty ways of serving it are being discovered by women everywhere.

We have just printed a little book with thirty-three recipes. Among them—

From **Mary Elizabeth** (291 Fifth Avenue, 392 Fifth Avenue)—***Beech-Nut Orange Salad.***

From **Colonia Tea-Room** (Ida L. Frese, 400 Fifth Avenue)—***Beech-Nut Pineapple Salad.***

From **The Fernery** (Sally Tucker, 22 East Thirty-third Street)—***Beech-Nut Peanut Butter Cheese Sandwich.***

From **Vanity Fair Tea-Room** (Jean Carson, Fortieth Street, opp. N. Y. Public Library)—***Beech-Nut Watercress Sandwich.***

From **The Garden Tea-Room** (Ada Mae Luckey, Twenty-first Street)—***Beech-Nut Grape Salad.***

From **Ye Olde English Coffee House** (Alice Arencibia, 20 West Forty-third Street)—***Beech-Nut Pimento Sandwich.***

Further recipes for sandwiches, salads, entrées, desserts, and confections from other cities.

Beech-Nut Peanut Butter is ideal for sandwich making. Combines delightfully with fresh fruits, fruit salads, cream cheese and conserves. Its blend of delicately salted nut flavor is a perfect accompaniment for all beverages.

Your grocer has Beech-Nut Peanut Butter or can get it for you. If there is any delay, notify us. We will send you the name of the nearest grocer who *always* has it in stock.

BEECH-NUT PACKING COMPANY
CANAJOHARIE, N. Y.

THE WAGE-EARNER AS AN INVESTOR

(Continued from Page 12)

When you come to the ordinary savings and loan associations among employees in large concerns you find such a bewildering array that, with the limited space remaining, I can only point out those which are either striking in formation or unique in method of teaching the thrift habit.

In most of these organizations the method is the same. It involves systematic savings of sums from five cents a week up, fines for non-payment of dues, and the lending of money to members at minimum rates of interest and on character. In the main there are two procedures. One provides for a definite period of saving, with a distribution of deposits and profits once or twice a year; the other is like a savings bank, in which the accumulations continue from year to year. With few exceptions, the associations are conducted by and for the workers.

The Savings and Loan Department of the Celluloid Company of Newark will illustrate the series of deposits system. Members pay weekly installments in sums of twenty-five cents or multiples. A fine of five cents is imposed for failure to deposit. On June fifteenth and December fifteenth the deposits and profits are distributed. A small surplus is kept for a sinking fund. To encourage the men and women to keep deposits intact, a small penalty is attached for all withdrawals.

One aid to saving by this system is well worth duplicating everywhere. Scattered throughout the factory are receptacles for the deposit of money. On payday, or any other day, an employee with a loose quarter jingling in his pocket can put it in an envelope provided for the purpose, and drop it into the nearest box, from which it will be taken out at night and deposited to his credit. If he had kept that quarter an hour longer it might have been wasted on some useless expense. The officers of the fund find that these boxes are a great incentive to small saving.

Department-Store Savings Systems

The same plan is in operation at the Sears-Roebuck Company, in Chicago, where deposits may begin with five cents. On some days hundreds of nickels in as many envelopes are found in the deposit boxes.

The H. B. Claflin Mutual Benefit Association, in New York, has a Poor Box, into which applications for loans are dropped. This enables the borrower to make his request without publicity. A loan committee, composed of employees, meets every day to consider the applications.

The yearly clean-up of thrift results—made in December—is shown in the work of the Employees' Bank of the Rogers-Peet Company, in New York. Here you have five different banks—three in retail stores, one in the factory and one in the wholesale department—all under one central control. Savings from fifty cents up to ten dollars a week are received. In order to secure the largest possible number of depositors the earnings, which largely come from loans, are divided share and share alike. Thus the employee who has saved only fifty dollars gets as much dividend as his colleague who has piled up two hundred dollars. This prevents a few from monopolizing all the profits.

Still another type of annual distribution of savings is exemplified by the Strawbridge & Clothier Savings Fund, of Philadelphia, which has distributed $1,757,228.23 since its organization thirty years ago. The special feature is that any depositor may reinvest a part of his savings in a special and permanent fund, which is put out to work. Thus he can have one savings deposit for emergencies and another for money that he does not want to touch.

The beginnings of some of these associations are picturesque. The Deposit and Loan Bureau of the Filene Coöperative Association, composed of employees in a large Boston department store, is a case in point. For years there was no organized agency for saving in the establishment.

Then a man entered the employ who had notions about thrift. He started a little bank in his right rear trousers pocket; accepted small deposits; banked them, and turned them back when the saver needed funds. The deposits grew so heavy that the pocket could not accommodate them; so the bureau was started, which now contains a membership of 1661 depositors out of a possible 2089.

The bank has an office in the store, receives deposits from five cents up, and pays interest at the rate of five per cent. Loans are made on character at the rate of one cent on a dollar a month.

Last November it was decided to wage a campaign for five hundred members in five days. The store was canvassed and ten more than the required number were secured in the stipulated time. Nor does the bureau rest on its laurels—it wages a constant crusade to bring everybody within the conservation fold. On January third every clerk who was not a depositor received this notice:

"This is the first Saturday of the New Year and it is the time to begin a regular system of saving money. Resolve to deposit a certain fixed sum in the bank regularly every week and not to withdraw any part of it until your savings have reached a certain sum."

Another notice that went to every employee was:

"If you are in need of money don't go to outside moneylenders or loan sharks. The Deposit and Loan Bureau is ready to help you in all such cases. No reasonable request for a loan is ever refused. All loans are strictly confidential."

No less picturesque was the inaugural of the Penny Bank in the factory of the Joseph & Feiss Company, in Cleveland. Here the sex line is strongly drawn among the workers. One day during the recreation period a group of girls who sewed at the same table began to count their pennies.

"Let's save them for a certain purpose," spoke up a thrifty Hungarian maiden.

They took the forewoman into their confidence; and out of it grew a bank that now includes the majority of employees and pays six per cent interest. The firm lends worthy borrowers reasonable sums and charges no interest.

One particularly helpful feature of this thrift system is the definite effort made to teach employees—especially women—the value of money. If a girl comes to work wearing a flashy pair of white shoes her forewoman asks her what she paid for them. As usually happens, the girl has been overcharged for an inferior quality of footwear. Her chief then gives her a little lesson in economic and practical purchasing. Again, if a girl wears a lot of false hair and is generally overdressed she is cautioned about simplicity of attire and the wisdom of concentrating on work and not on apparel.

The Diminishing-Deposits Plan

Many savings and loan associations issue stock. The employees of the John Wanamaker Philadelphia Coöperative Association can buy both common and preferred. The preferred, for instance, has a par value of ten dollars, pays six per cent, and may be bought on weekly installments of twenty cents. Money is loaned to shareholders at six per cent a year.

Every possible aid to thrift is given in this store. There is even a John Wanamaker Junior Savings Fund, which receives deposits from five cents up. As in the Filene store, the employees are canvassed in order to make them save. A retired member of the staff makes it his business to advise his old co-workers about safe investments.

A unique plan of saving is in operation among the employees of the New York Life Insurance Company. Each person desiring to become a subscriber signifies this at the beginning of the year. He is then required to deposit one dollar on the first Monday in January; ninety-eight cents on the second Monday; ninety-six cents on the third Monday—and so on—the deposits decreasing by two cents a week until fifty deposits are made. By the middle of December the depositor has saved about twenty-five dollars. Any member who is more than three days late with his deposit is fined ten per cent of the amount due.

Any one withdrawing before the end of the series is taxed ten per cent of the sum he or she has on deposit. Loans are made

Wilson Bro's

Athletic Union Suit

Licensed Under the Klosed-Krotch Patents

MADE BY Wilson Bros EXCLUSIVELY LICENSED UNDER THE Klosed-Krotch PAT. OCT 19 '15

Look for this label

EASE in every pose. Smooth—convenient—comfortable. Permanently closed crotch—gapless. No edges or buttons between the legs. Separate openings front and rear. Wilson Bros. have the exclusive right to use this patented closed crotch on this style of union suit—$1.00 and up for men; 50 cents and up for boys.

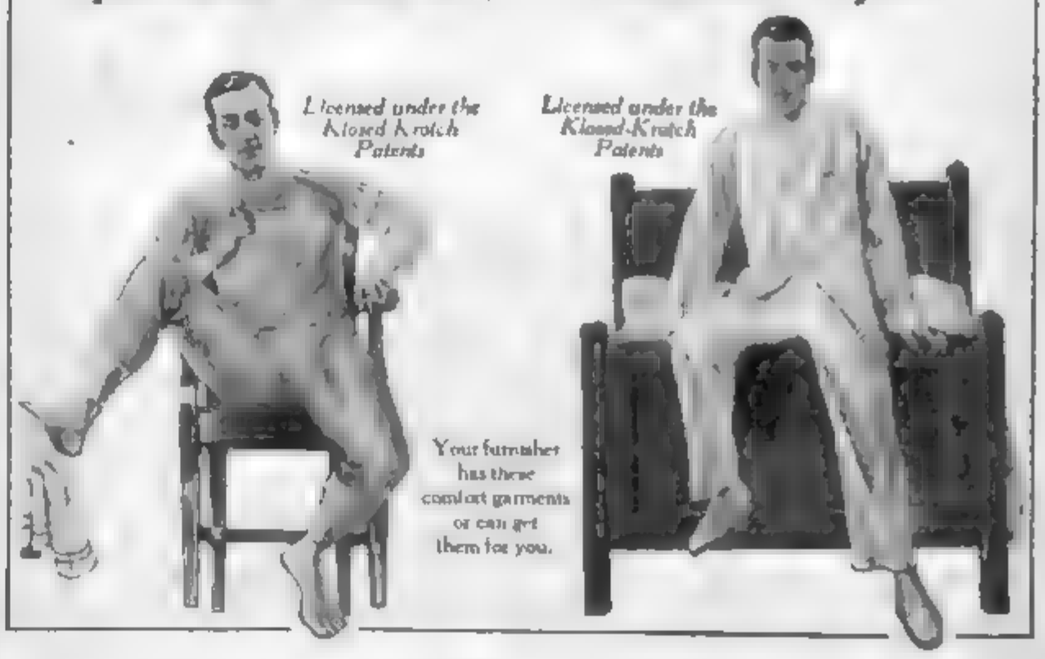
Other furnishings bearing the Wilson Bro's mark of quality include Shirts, Gloves, Hosiery, Suspenders, Neckwear, Handkerchiefs, etc.

HERE'S the perfected open-mesh union suit—the only one with the patented closed crotch same as on Wilson Bros. Athletic Union Suit. Airy, well fitting, elastic. Long sleeves, half sleeves, sleeveless; ankle, three-quarter or knee-length. $1 and up for men, 50c for boys.

Wilson Bro's
Open-Mesh Union Suit

ANOTHER new wrinkle in closed crotch comfort. *A one-piece pajama.* No drawstring. Wool freedom. Easy to adjust. Convenient. Dignified appearance. Has the same patented closed crotch as Wilson Bros. Athletic Union Suit. In soft, well-patterned fabrics—$1.50 and up.

Wilson Bro's
Combinette Pajama


Licensed under the Klosed-Krotch Patents
Your furnisher has these comfort garments or can get them for you.
Licensed under the Klosed-Krotch Patents

Wilson Bro's—Chicago

Fifty-Nine Years of Knowing How

"Because He Knew What Want Meant"

A friend of a world-renowned American said of him recently: "Great as he is, he will never be able thoroughly to analyze and comprehend true democracy, for the reason that he has never felt deprivation. Lincoln knew what the people wanted because he knew what want meant."

That is true of business just as it is true of men. To know what the people want, a business house must have known want. To know what a dollar means to the consumer, it must have learned, to bitter extremity, what a dollar means to the producer. Then, and then only, may it be equipped to put one hundred cents into every dollar's worth of product.

The Stein-Bloch Company, through its founder and inspiring genius, Nathan Stein, was graduated from the stern school of hard knocks. Three times in the earlier stages of his business career—in the foundation-building stages—he was in sore financial straits.

But he kept faith, not only learning the real value of dollars, but withholding no dollar that was due, until eventually he emerged upon the serene seas of business which the house of Stein-Bloch has been traversing for so many years. To such early struggles may be attributed the fact that to this day Stein-Bloch Clothes contain in abounding measure these two things—*value, character.*

The Stein-Bloch Co. Wholesale Tailors Registered 1904

THIS LABEL MARKS THE SMARTEST READY-TO-WEAR CLOTHES

Rochester, N. Y.

New York Chicago Boston

on the unindorsed note of the employee if he is known to the treasurer of the fund. The most desirable feature of this fund is the excellent way it encourages continuous saving.

Sometimes the savings and loan association is operated in conjunction with a regular savings bank. Chicago furnishes an illustration with the Hibbard, Spencer & Bartlett Company Employees' Savings and Loan Association. The Northern Trust Company supplies the passbooks, deposit slips and loose-leaf ledger pages. Every Friday a bank representative comes to the store and receives the deposits. The minimum is twenty-five cents a week. Earnings are from three sources—from the bank, which pays three per cent; from loans made to members at six per cent; and from investments of the surplus in bonds. Last year the depositors got a total of 7.08 per cent on their money.

The firm has encouraged the movement to the extent that on the first of this year it issued a letter to all employees cautioning them to be prudent, and stating, among other things:

"A man or woman who is saving money is more valuable to an employer than one who is spending the last dollar."

More intimate is the system used by the National Cloak & Suit Company, in New York, which employs three thousand girls, most of whom are of foreign birth or extraction. Many have family burdens; so the plan has been to encourage them to start saving with a penny. As soon as the girl indicates her intention to become a regular saver she is given an envelope, which is placed in the custody of the paymaster.

When she has saved a dollar the company starts an account in her name at the Excelsior Savings Bank. This enables the girls, who would shy at going to the bank themselves, to become regular depositors. The envelope is used for the accumulation of the second dollar; and it goes, in turn, to the bank. The paymaster keeps the bank books. Thus the girls cannot withdraw money without giving an excellent reason. This firm lends money to its employees at a nominal rate of interest. Out of eleven thousand dollars loaned last year the loss was under one hundred dollars.

This leads us naturally to thrift among people who work in banks. You would naturally suppose that men and women who toil in the very atmosphere of money would be savers; but experience shows that they need incentive and encouragement.

Thrift Among Young Bankers

One of the most striking of all these systems is employed by a great international banking house that has branches all over the world and a very large one in New York. It combines automatic saving and an old-age pension. In order to make the saving systematic the bank deducts five per cent of every employee's salary each month, and with it deposits to his credit a sum equal to twice the amount of his savings. This so-called Provident Fund receives interest from the firm at five per cent a year.

Unlike the Metropolitan Fund it has no twenty-year clause. Any employee who retires after a reasonable service can take out all he has put in, together with the bank's generous contribution. One reason for this generosity is that these employees serve in every section of the globe. They are subject to tropical fevers and the hazard of life in strange regions.

Most of the big banks in New York have savings organizations among their employees. In the Guaranty Trust Company, for instance, the Guaranty Club has a straight savings club that receives deposits from one dollar a week up. Under the auspices of a savings committee, and with the advice of the bank officials, it invests the proceeds in high-class securities. Last year the fund earned nearly eight per cent. An employee may buy stock in the company through this agency. The same system obtains in the Bankers' Trust Company.

The National City Bank accepts deposits of employees—who have a club—and pays them six per cent on sums up to five hundred dollars. The house of J. & W. Seligman & Company, in giving its employees their Christmas bonus—usually twenty-five per cent of their salaries—hands over only half in cash and deposits the remainder in a savings fund.

And so it goes all over the country. Even the smaller towns have joined this thrift procession. The First National Bank, of Joliet, Illinois, which wages a very intelligent campaign for savings deposits, including the collection of school children's deposits by automobile, has an Employees' Savings and Profit-sharing Fund that netted forty-five per cent on the investment last year. These employees save one-tenth of their salaries each month, which is used by the bank. At the end of the year the bank adds to the fund an amount equal to two and a half per cent of all dividends paid during the year.

An imposing tribute to the scope of these organizations is found in the assets of the Pennsylvania Railroad Savings Fund, which has $5,384,575 to its credit in such ultra gilt-edged securities that the annual return is only three and a half per cent. The employees of the Cumberland Telephone & Telegraph Company—part of the Bell system in the South—have rolled up nearly a million and a half dollars, on which they receive five per cent.

Of course the regular purchase of stock in corporations is really a form of saving, especially when it follows the plan put in operation by the United States Steel Corporation. Any employee, from laborer up, can indicate the installment he wants to pay each month for stock and this sum is deducted from his pay. The stock is offered at a price that is usually one point below the market at the time of the offer. That the employees appreciate the opportunity is shown by the startling fact that last year 35,460 purchased 59,502 shares.

Christmas Clubs

All systematic saving by workers is not done through their own organizations, however. Vastly differing agencies, with a multitude of purposes, carry the gospel of thrift to factory and fireside. Take the Vacation Savings Fund, which is under the wing of the National Civic Federation. Beginning as a modest medium to provide summer holidays for tired shopgirls in New York, it has grown into a nation-wide protest against useless Christmas giving.

Then, too, there is the Christmas Club, which began, like so many of these movements, in a very unusual way. Some years ago a shrewd and live-minded young man worked as an accountant in a bank at Harrisburg, Pennsylvania. He noticed that a clerk employed in a local factory deposited about three hundred dollars every month on his own account. The observer was especially interested when the clerk drew out the whole sum about the middle of December. The live-minded young man, whose name was Herbert F. Rawll, investigated and found that the large and persistent depositor was the Santa Claus of the establishment where he worked. He collected the savings each month, deposited them to his own credit, and got the interest for his part in the transaction. He had persuaded his co-workers that the only way they could have a Christmas surplus was through him.

"If this scheme is so good for one man in one town it ought to be good enough for some other men in a great many towns," said Mr. Rawll.

So he devised the Christmas Club scheme, by which regular weekly deposits, which may begin with two cents, create the holiday fund. It is now employed by more than a thousand banks throughout the United States. Last year these clubs had two million members, who saved forty million dollars.

What then is the lesson of this organized movement for thrift that extends from coast to coast?

It has a multitude of benefits. For one thing, it shows that the man who will save his money will also save time and material; and thus it is a good investment for the employer who encourages it.

It is making the employee more contented and therefore more efficient. More than this, it is proving to him that by his own efforts—and without altruistic aid or benevolent bonus—he can work out his economic salvation. Hence he becomes a selfmade, independent unit. As he develops materially he likewise strengthens the stability of the whole country; for a nation can prosper only to the degree that its people advance.

This campaign fits admirably into the machinery of a time when "Safety First!" is a much-heard slogan. Along with protection of life and limb must come that other and equally important safeguarding which concerns the pay envelope. Together these constructive agencies rear an impregnable bulwark for the worker and his wage.

A Mere Veneer for a Union Suit

Simplicity—The Secret of OLUS Superiority

The *first layer* of comfort is your UNDERWEAR. It's an unbroken, smooth-setting layer if it's an

OLUS is coat cut—opens all the way down. . OLUS has closed crotch—no flaps, no bunching, only one thickness of material anywhere. OLUS has closed back—perfect fit from shoulder to crotch, no binding.

PAT. JAN 5TH 1909

OLUS

REG. U.S. PAT. OFF

OLUS union suits are made in sixteen plain and fancy woven fabrics, including nainsooks, madras, pongees, silks and silk mixtures, also plain and mesh knitted. Prices $1.00, $1.50, $2.00, $2.50 and $3.00.

COAT-CUT UNION SUIT *(Loose Fitting)*

The **Coat-cut feature,** found only in **OLUS,** makes possible a closed back and **permanently closed crotch,** protecting the body at every point, *with only one thickness of cloth anywhere.*

OLUS One Piece Pajamas for Lounging, Resting and Comfortable Sleep

are made on the same principle as the OLUS union suit, **coat cut—closed crotch—closed back** and *only one layer of material anywhere.* OLUS Pajama has **no string around the waist,** thus doing away with the most uncomfortable and unhealthful feature of the ordinary pajama which is always too tight or too loose.

OLUS Pajama has **closed back** and because it is *one piece* **cannot work up.** The wearer, protected all over *all the time,* presents an appearance not afforded by and surpassing the old style pajama or night shirt.

OLUS Pajama cannot drag around the heels like an ordinary pajama or flap around the legs like a night shirt.

Price $1.50 to $8.50. Materials include madras, crêpes, pongee, silk and silk mixtures. Plain or trimmed in handsome self or contrasting colors

When you buy UNDERWEAR or PAJAMAS think of OLUS. **Insist** on OLUS. Ask your dealer for OLUS. If he has not yet stocked OLUS, send us your size with price and we will see that you are supplied.

Write for important booklet, Free. **To Dealers:—Your wholesaler carries OLUS.**

THE GIRARD COMPANY, Makers, Dept. O, 346 Broadway, New York City

Cadillac
Standard of the World

The car twelve months ahead

From the Manchester, England, Dispatch:—

"IT is only after mature reflection that one is able to grasp the importance of the enormous improvements embodied in the Cadillac chassis. We have been so long accustomed to believing and being told that the English car is indisputably ahead of any other construction in the world that it comes as something of a shock when we are faced with a car successfully embodying features which are as yet in the merely experimental stage in British car builders' workshops.

On the Cadillac car will be found an interesting example of a two-speed back axle, and we may here remark that the construction has been thoroughly tested and found serviceable and reliable, both in the United States and in Europe. There is no element of experiment about the work; it has proved itself. The pressing of a button throws the low or the high-gear on the axle into operation as required, and that is all about it. They tell me that, as a test, the car was driven from London to Edinburgh with a full load without handling the gear-change lever at all. Pressing the button was all that was required.

Having admired the axles to our hearts' content, we are at liberty to examine the many other features of the Cadillac chassis, which calls for close examination. There is the self-starter, which will start the engine a thousand times without a miss. There is the neat little mechanical tyre pump. This is one of the finest chassis, taking all things into consideration, that ever left the United States just as an ordinary proposition. All her improvements are practically thrown in. I should term her the push-the-button car. So far as ordinary practice is concerned, she is equal to any. Her unique improvements have placed her twelve months ahead."

Cadillac Motor Car Co. Detroit, Mich.

THE LETTERS OF WILLIAM GREEN

The Forthcoming Fourth of July

DEAR AUNT: Hennry Begg and me were haven sevrel orguments lately about hollydays and wether Christmas or the Forth of July was the gratest and we do not seme to be abul to get it settuld and so we thought of riten to you becaws the Forth of July is commen round agen in a littul wile and it will be Christmas soon after that and we would like to know about it.

We have ast a grate menny peepul round here about it but they do not seme to know how important it is and they are appto laff and say it all depenns on how you look at it witch is a poor ansur don't you think like a teecher sumtimes makes wenn she does not know and tells you to wurk it out for yourself and not always be asten her.

Hennry said a teecher otto be like an ensicklepedia so you could open her ennywares and find out what you wanto know without enny bother but she is not and so I supoas nobuddy is to blaim.

A teecher is a wunderful thing when you are yung and do not have so mutch expearence but when you get oalder you begin to see that she is mutch the saim as all of us an sumtimes a littul moar so. It is a deliteful thing to be a teecher though and maybee haffto spank sum boy who will be presidunt of the Yoonited States sumday and be abul to look back with a grate deel of pride.

Hennry Begg says when a teecher asts you how long it takes a lion to eat a sheap aftur a bare can eat it in two hours and a wulf in three hours and a wild cat in fore hours and the bare has been eaten half an hour and the wulf ten minnets and the wild cat forty minnets and the lion can eat it in half an hour in the furst place. And she expecks you to tell it out of your head in a minnet when you have just been thinken about a serkus or a bawl gaim.

And besides Hennry says a bare could not eat a sheap enny way becaws it mite be onley a black bare and eat hunney becaws you cannot always tell.

I gess you otto eckscuse me for getten so far away frum the Forth of July and Christmas but sumtimes a boy's hart gets full of sumthing about school witch he hassto get out before he can talk about ennything eils.

And Hennry and me know you are always full of simpathy for us becaws you are so luvly and know how to cumfurt a boy when he is full of pane like Hennry was the time he bloo off part of his thumm wile he was taken a catridge out of the shell by melten it in the fire with the best intenshuns.

And sumday when he is famus he will reword you for it dedd or alive witch is the kind of a boy Hennry is.

The way we got started about the Forth of July and Christmas was Hennry said Collumbuss was a grater man than Washington becaws he discuvvered it wile Washington found it alreddy hear when he was born and if it was not for Collumbuss it would have been no chanst for Washington to be the father of it becaws it would not be thare to be the father of.

Hennry said Collumbuss was a verry poor boy who ponned his juels to the queen for three small shipps and was almost discurridged in the middul of the ocean when he hurd sumbuddy say Sail On! witch was a pome menny cenchuries afturwurds.

And so he went onto the Yoonited States and was met with grate pleshure by the Indyuns frum witch we afturwurds took it.

After Collumbuss discuvvered it he dide in sorro and disagrace and is now berried in sevrel difrunt places menny of witch are not him but it may be thare is a littul of him in each place but Hennry said he was not sure but it did not matter ennyway.

Hennry said after Collumbuss was berried he became a verry grate man witch is offen the case.

Hennry said after Collumbuss discuvvered it it was a simpul thing for Washington, who lived a grate menny yeers and dide full of honner and glorey becin bledd to deth by dockters witch they thought was the best thing to do but it turned out rong for Washington.

Washington called the thurtene collynies together after the tee was throne into Bostun harbor and they all charged up Bunker Hill as soon as they saw the wites of thar eyes.

As soon as it was over Patrick Hennry made a speach and said give me libburtey or give me deth witch was published in the Fiffth Reeder and was a grate shock to King Gorge when he redd it.

Then they all sined the Decklarashun of Independunce followed by Jon Hancock and menny uthers.

Hennry said this was the Forth of July witch happened to be a good time becaws it would be verry coald for bands to play outdores if it was in the wintertime but Christmas does not make so mutch difrunce becaws you haffto stay inside all day and eat ennyway.

Hennry said a boy is appto make a grate menny mistakes on the Forth of July like loden a big cann with mudd and sum peaces of brick and nales and uther things and then putten a big charge of powder under it and liten the fews and after wile looken inside of it close to see if it is goen off witch it offen does.

Then your muther cums rushen out with a grate shreak and gethers you up in her arms as mutch as she can get and takes you in the house and the uther boys go sloly home glad it is not them. But a boy is offle tuff and unless you get the lockjaw you are out agen in a few days looken at the pluce ware it happend.

Hennry said the reesen boys are appto make a mudd cann and get hurt is becaws they have no munney to buy reel firewurks and so they haffto make sum cheep things and get blone up becaws they are full of patriotism but if a boy has a littul munney he is more appto buy a littul flagg and sum small firecrackers and a peace of reel punk and a cupple of pinweels and a romun candul with cullered balls of fire and a cupple rockuts witch are purfeckly safe unless they hit you witch they never do unless you are in the rode of them.

Hennry said it is a grate felen to wate for nite with maybee a dollur's wurth of firewurks and shoote them off as soon as it is dark enough and sumtimes before when you can hardly wate.

And in the daytime you can brake a good menny firecrackers in too and make sizzers out of them witch gives you twice as mutch exsitement but not as mutch noise unless they go off backwurds sumtimes and burn your thumm witch is not a grate axsidunt but onley paneful and a littul lard will ficks it.

I supoas a cupple of boys could have a grate time on the Forth of July for maybe a dollur and be purfeckly safe all the time.

You mite ast Uncle William about it becaws he yoosto be a boy and an olld soldier in the sivvle war and he otto know a lot about powder.

Hennry said if we do not mannedge to get enny munney to buy enny reel firewurks he thinks he could make sum mudd canns that would be purfeckly safe by liten them with a long stick afire on one end though we would have to take our chances with the nales and peaces of brick when it bloo up but we could probily run out of harms way though a blone up nale is appto travel quite fast.

But a dollur's wurth of reel firewurks would be mutch safer and otto make a boy a better sittizun when he grows up and a dollur on the Forth of July would be a small price to pay for two good sittizuns don't you think so?

You mite ast Uncle William what he thinks about it and if he knows enny way to make a mudd cann that is purfeckly safe. And let us know about it if you happen to rite to us before the Forth of July witch is two wekes frum Wensday but a boy ushuly buys his firewurks on the day before if he has enny monney by that time.

Hennry sends love and he never thinks of his thumm without thinken of you and Uncle William.

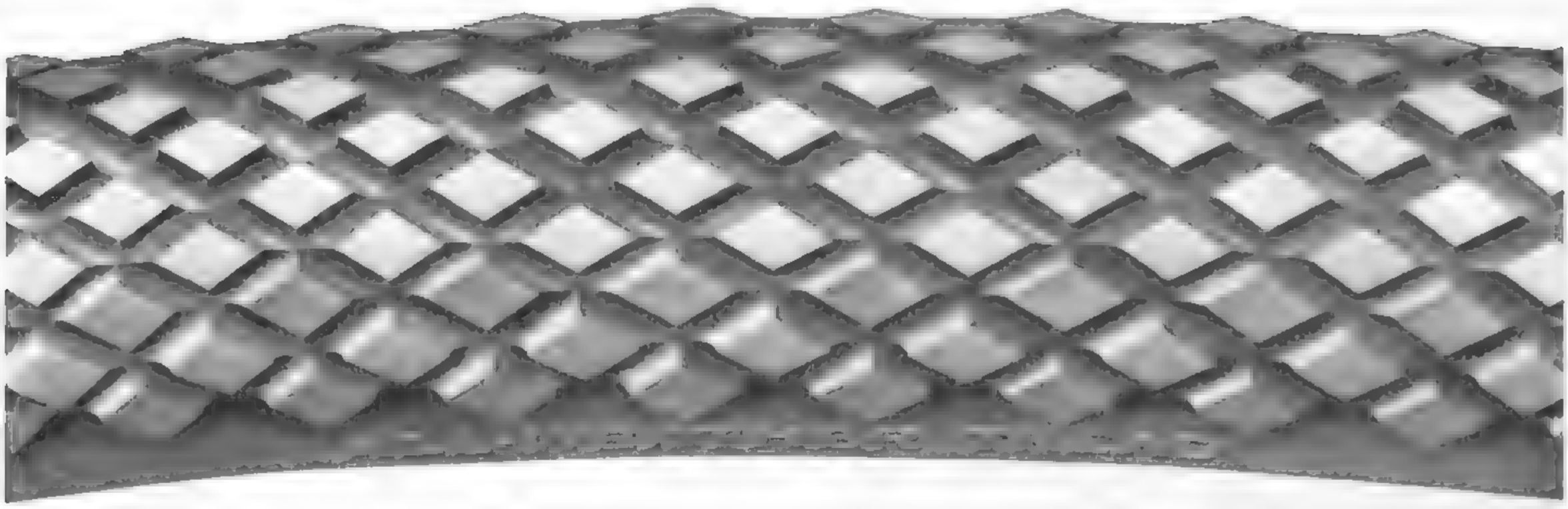
Your afeckshunate nephew,

WILLIAM GREEN.

P S—A blone-up boy frum a mudd cann must be a turrible site but Hennry and me never hope to see one.

2—We will probily rite to you about how the mudd canns cum out.—W. G.

—*J. W. Foley.*



In Goodyear Tires, with the Double-Thick All-Weather Tread, We Offer You

The Utmost in a Tire

How We Proved This

We have for years kept scores of experts at research and experiment—all to lower your cost per mile. Most of these men were technical graduates. Their efforts have cost us **$100,000 per year.**

They have built in our laboratory 8 or 10 tires per day. They have tried out some 2,000 formulas, some 200 fabrics, countless methods and devices.

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They have watched Goodyear tires which came back for adjustment—analyzed the faults. And they have found some way to correct each fault, regardless of cost.

They have strengthened the fabric, toughened the rubber, found out the best way to combat every tire trouble.

Now these men say that No-Rim-Cut tires mark the best they know. A thousand efforts have shown no way to improve them. And no rival tire reveals a single advantage. So far as men know at the present time, we offer you here the utmost in a tire. **And we offer you so much more than others that these tires have become the largest-selling tires in the world.**

Four Exclusive Features in No-Rim-Cut Tires

Here are four ways in which No-Rim-Cut tires excel all other tires.

They prevent rim-cutting in a way which for many years has proved faultless.

Many other attempts to accomplish this have resulted in faulty tires. The Goodyear method has no shortcomings. And hundreds of thousands have proved it infallible.

This method—which we control—has ended a trouble which ruins nearly one-third of all old-type tires, as per our last statistics.

Blow-Outs

No-Rim-Cut tires are the only tires which are final-cured on air-filled fabric tubes—under actual road conditions. This "On-Air" cure means an extra cost of $1,500 daily—all to save the countless blow-outs which are due to wrinkled fabric.

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We alone use a patent method which lessens by 60 per cent the risk of tread separation. Hundreds of large rubber rivets are formed at the point where this trouble occurs.

And Goodyears are the only tires with double-thick All-Weather treads. As smooth as a plain tread that can't skid, but regular, but offering wet roads countless sharp-edged grips. This tread alone has completely solved all the problems of anti-skids.

Yet 16 Makes Cost More

Despite all these costly exclusive features, Goodyear prices are below 16 other makes of tires. Some cost up to one-half more.

Goodyear prices are due to enormous output. We are now making as high as 10,000 pneumatic motor tires daily. Our overhead cost has been reduced by efficiency 24 per cent. And our margin of profit last year was brought down to 6½ per cent.

No-Rim-Cut tires used to cost one-fifth more than other standard tires. And they give you today all that any price can buy. On mileage records they have won the topmost place in Tiredom.

Any dealer, if you ask him, will supply these matchless tires.

GOODYEAR
AKRON, OHIO

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If free and unrestrained—showing fine and well-cared for teeth—you express health, refinement, high spirits. The smile that must be guarded because of neglected teeth cannot but make an unfavorable impression. Charm—physical vigor—radiant cleanliness go hand in hand with

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This is, semi-annual visits to your dentist and the night and morning use of

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Prepared for nearly half a century by a Doctor of Dental Surgery

Safe to use—cleanses by thorough polishing, the natural way, the acknowledged hygienic practice. Dr. Lyon's is a pure, velvety powder, pleasant to use—efficacious in preventing decay and the formation of tartar.

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What Dr. Lyon's does not do only your dentist is competent to do.

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This dainty trial can contains a week's supply of Dr. Lyon's. It's a good way to learn about a good dentifrice. Sent prepaid for a 2c stamp. Write your name and address plainly. I. W. Lyon & Sons, 520 West 27th Street, New York City.

OUT-OF-DOORS

Hints on Vacation Houses

HOW and where shall one spend the summer vacation? The answer is not so easy to be read in the stars as it is in the pocketbook. Having arranged the elemental, general or fundamental principles of the proposition with the boss, the next thing to do is to consult the ultimate oracle that carries the coin. Sometimes that oracle says you must be content with a week or so at some farm not far from the city, where the farmer has grown too tired to work and so runs a resort—mostly by his wife's labor, he himself doing little but tell how good the fishing used to be.

There are grades in the country farm and the country resort, all nicely adjusted to catch the vacation dollar; but, after all, a hammock is a hammock, and almost any place where you have leisure is good enough for larking and spooning if you are young, or for loafing and smoking if you are old. You can board in a resort for a dollar a day, or ascend the price scale until you pay four hundred a month for a cottage in the North Woods, where papa gets out almost every other Saturday night if he has luck and does not like it better in the city.

As to localities, there never was any country laid out better for vacation purposes than these same United States. All the way from Maine to Oregon there is a grand summer country ready and waiting for you; and in that country you can get almost any sort of game you want, from log cabin or tent to cottage or swell hotel.

Summer-resorting has been brought to a science in every one of these Northern pine countries where lakes and streams are numerous. From Allegash to Glacier Park; from Manitowish to the Rogue River Valley; in upper Dakota or even in lower Saskatchewan and Alberta—you will find a summer country waiting for you, and in it some person or persons who have made ready for your coming, generally minded to transfer your coin from your pockets to their own.

The ability to scent a round iron dollar in any weather is not confined to the East or the Middle West. Even in the remotest fastnesses of the Rockies you will find that your vacation has been all thought out and planned for you by some one on the ground. There has always been a fascination for Eastern folks in the ranch life of the West. This year there are many Western resorts advertised as ranches, which offer the attractions of horseback riding, fishing, and so on. One such circular comes from the Big Horn Mountains, as an instance, and there are others from different parts of Colorado.

There is no better exercise than horseback riding; and there is no bluer sky or better air than that of the high plains, or the foothills, or the mountains. The guides out there will tell you how abundant the big game used to be and how large the trout once were. At least the mountains are as abundant and as large as they ever were—as restful and logical, consoling and rejuvenating. It is hard to beat the mountains for a vacation if the oracle of your pocketbook allows the thought.

Summer Holidays in the Woods

Most of us go North in the summertime rather than West, in part because of the change of climate, but more because of the proximity to the larger Eastern cities and of the attractive vacation countries of the North Woods. Perhaps you may pass your week or two weeks, your month or two months, in some Northern country where once there were pine forests, and where yet the remaining trees stand tall and the water runs clear and cold and you need a blanket at night. This is not to say that only Northern folks have summer vacations and that all Northern folks go North. There are many mountain districts in the Southern states that are delightful in the summertime; and all through California the summer seashore life equals that of the winter season, which is better known to the Northern tourists who go thither.

Whatever be your choice of a vacation ground, you go there as a transient. Perhaps you go to a large hotel more or less badly run, or to a small one that is worse. There is benefit even in that, though you will put up with inconveniences there you would not tolerate at home—bad beds, bad food, bad water, bad service, and a certain amount of danger from disease.

It is only the loyalty of vacation folks to the vacation idea which sometimes makes them stoutly asseverate that they have had a perfectly "bully" time, when their time would have been just as bully had they stayed at home in a cool cellar or camped out near the bathtub.

Every one to his own taste and in accordance with his own means in these matters. To me, it seems an easy guess that a vacation will be better if it affords an absolute change of scene and manner of life. Moreover one will get more good out of a vacation not passed in a crowd. Your family, for instance, will rest better if you have a little cottage or a big tent all your own than if you divide two or three small rooms in a hotel.

Perhaps they will enjoy it yet more if you go farther into the woods and turn your hotel cottage into a log camp on some less frequented water. Or as you advance in vacation skill and as your wife becomes used to life in the woods—which the kids always like—you may shake off civilization altogether and take to the tent, where you do your own cooking and your own work. This latter proposition is more apt to appeal to bachelors or to young men who go in small parties, though it is entirely practicable for a family.

Again every one to his taste; but to me it seems that the tired business man can get about as good a run for his vacation money in this way as in any other.

In Case of Mosquitoes

If you go to a summer resort you do not need any hints, points or suggestions. Just take all the money you have, borrow some more, give it all to the hotel people—and then walk home and try to forget it. The main memory you will have of your vacation is the general feeling that other people have more diamonds than your family, and your wife's assurance that she cannot see why that Smith girl should be asked oftener to dance than your own daughter Eileen.

If, however, you wish to take the plunge into camp life in your vacation season there are some things that perhaps you might well consider in advance. For instance, what is the best all-round tent? The answer is that there is no best all-round tent any more than there is a best all-round rifle or shotgun. It all depends on where you go and what you do.

The vacation *en famille*, more or less permanent in location, is apt to indicate a wall tent as the vacation home. Indeed the wall tent is the typical tent of the white man. He built it as near like a house as he could, with upright sides and ends, and a sloping roof running down from a ridgepole. You can get wall tents from six feet square up to forty feet long. Some of them have board floors and boarded sides, and sidewalks in front of them. In some of them you can stand up and in others you cannot. Some of them are heavy and some are light. In short, in this one model of tent you have a great range of choice.

The main virtue of the wall tent is its roominess. It will do as a sort of house when it rains. You can keep it warm if it grows cold; and by putting a fly over it you can keep it fairly cool when the weather is warm outside. But, at the same time, most wall tents are close and stuffy. The air does not seep through canvas, especially when it is damp. You will have to use the wall tent as you do the hall bedroom at home—open the windows and leave the door ajar. That means perhaps mosquitoes—a situation which, in turn, opens up a series of questions.

Tentmakers have improved in their work steadily; but in one essential they seem not to have improved at all—that of ventilation. Some maker of every-day wall tents is going to make a big business success one of these days by building wall tents with good ventilating windows in them—windows covered with mosquito bars. At present it is only in the specially made tents that you can get good ventilation or good protection against insect pests.

The mosquito pest has spoiled many a vacation for a woman, or even a man. If you do not sleep perfectly at night your vacation is a failure. As a general rule, it is not enough to have head nets to wear at night. That is an uncomfortable way of putting in the night. Your whole tent should be mosquito-proof if you are in the mosquito country.

Most city folks think it is enough to drape a mosquito bar carelessly across the front of the tent. Perhaps they close half of the open end of the tent. That means they swelter and suffocate if the weather is warm, because very likely the tent is not provided with mosquito-proof ventilating windows.

You can buy a tent that has a bobbinet front. Again, you can buy an inside tent of mosquito netting or cheesecloth, which can be tied to the ridgepole inside and dropped down over the beds at night. All this shuts off a certain amount of air. In general, therefore, it is a good hint to study your wall tent and its possibilities before you adopt it as your vacation home.

Of the methods above suggested, that of the inside net is the best. The edges of this inner tent should be heavily shotted so that it will lie close to the floor. You can help this out by putting the rod cases or articles of camp furniture on the edges of the tent netting. Of course you have to lift the edge of this net when you come in at the tent door; and, of course, then some mosquitoes will come in with you.

Of one general proposition you may rest pretty well assured—no tent is mosquito-proof that does not have a floor sewed into it. The best sod cloth and inside net arrangement you can devise will let some mosquitoes in round the edges in spite of anything you can do unless the floor is sewed to the walls of the tent.

It is just as well to harken a bit about this mosquito business, for your comfort in camp in the average wilderness vacation is lessened much more by mosquitoes than it is by cold or rain. Now there are men who live in fly countries all the time and carry on work.

In far-off Alaska, all over the Rocky Mountains, in the timber or tundra country of the wet Pacific slope far to the north, where mosquitoes swarm in millions and constitute a pest such as is not comprehended by average Easterners, men live and work—do prospecting, mining, engineering, railroad building, packing, traveling—not as sport, but as a business. They are obliged to sleep at night—and sleep comfortably—or they could not carry on their work. Naturally it is to some of these professions that we might well turn to get knowledge on the mosquito question.

The general principles of the ideal mosquito tent have long been accepted by Eastern manufacturers, but the most perfect mosquito tent I ever saw I ran across last summer for the first time. It was made in a Western city, after a design said to have been invented by a member of the Geodetic Survey in Alaska. If it will work in Alaska it will work anywhere.

A Door With a Puckering-String

The material is not of heavy duck, but a light Egyptian cotton, sometimes called balloon silk. In size it is seven by seven, very high in the ridgepole and on the walls, the tent in its bag weighing only about twelve pounds.

A light waterproof floor is sewed into it. Both ends are sewed into it. On each side there are two large netted windows, affording abundant ventilation. There are flaps arranged for these windows that can be buttoned down in case of rain.

In each end of this tent there is yet another large window for ventilation. The roof projects three or four inches all round over the walls, making eaves that keep the water out of the open windows in case of rain. The front door is not a door at all, but a hole, and it is round—not triangular. This hole is fitted with a sleeve, like the trap of a fyke-net—the sleeve or funnel being made of light drilling. You crawl through this hole and, so to speak, pull it in after you, and tie a knot in it; at least, there is a puckering-string by which you can close the bag that makes the entrance of the tent.

Once inside you have a large, roomy house in which you can stand up with comfort, lie down on your beds in comfort, and let the weather rage. No mosquito can get at you unless you take it in on your clothes. In case you have done that you can put a wet sock into operation. At first you may think the tent a little close, but soon you will see that the ventilation is perfect.

There are variants of this mosquito tent used in Alaska, some of them A tents of heavy duck, provided with one little window high up—mankillers of the worst type; but the tent made as above is practical. It can be pitched rather quickly. Make your bed of boughs or leaves, or whatever you can get on the ground. Throw your tent on top of it. Peg the bottom out loosely at each corner. You do not put the ridgepole inside the tent at all.

The roof runs up into a four-inch comb, in which is a line of grommets, or big eyelets, let in the canvas. You can run a rope through these and lash the top to a ridgepole above the tent. Use two crotches—at each end of your ridgepole—and roughly hoist your tent to its full height. Crawl inside, throw your warbag into one corner, your bedroll into the other; and have your chum do the same on his side. This will hold the floor in shape well enough for the night, and it is all the work of only a few moments. If your camp is permanent you can take more pains with the pitching. You can buy a tent like this in one-man, two-men or four-men size; and the largest will not weigh more than the little A tent of heavy duck you once used for smothering purposes.

I am strong for this wall tent, much as I dislike wall tents in general, because it has abundant windowspace in it, and because it will afford a good night's sleep in any weather or any amount of mosquitoes. So if you plan tent life in the North Woods you might do very well to keep your eye on this sort of wall tent. It is professional, not amateur.

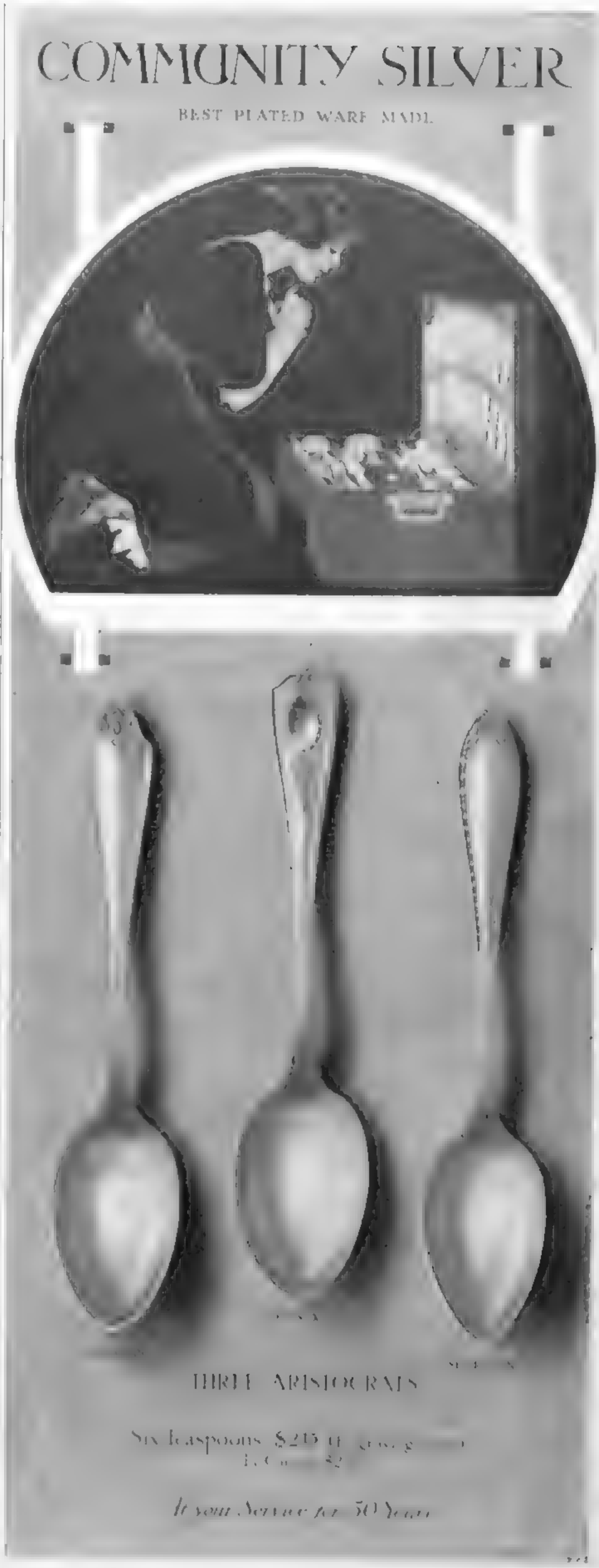
Openfront Models

You should not forget your fly dope, of course, whether you be angler or camper; but in very bad fly country dope is no defense—you will have to use netting or a mosquito tent. In Africa the safari outfitters give you bed nets, which are slung from the roof of the tent, the sides dropping down round your bed. Your tent boy tucks in the edges when you go to sleep. That is all right unless you get the netting loose during the night. The beauty of the mosquito tent above outlined is that you cannot get the netting loose. Another great advantage is that you do not hear the buzz of the mosquitoes close about your ears, as you are bound to do if you use a bed net.

You can get tents in all sorts and shapes, embodying the best of the foregoing principles, sometimes with the floor sewed in and sometimes with inside nets rigged to drop down all round. I tried one of the small shelter tents, triangular in shape, running down to a point behind, last fall on a hunt where mosquitoes were bad. I fitted the tent with an inner net of bobbinet. There was no floor sewed to the tent. Two of us occupied this tent and we did our best to keep out the mosquitoes. They got at us in spite of everything. Such a tent will do in good country and good weather where there are few mosquitoes, and where the transportation is so bad that you cannot get a better tent. The argument for it ends about there. It is better on paper than on the ground, and is amateur—not professional.

As much is true of many other patent inventions, ingenious as makeshifts but not accepted by the seasoned outdoor men as useful in every-day work. If you are walking and carrying your own outfit, and like to think you are pretty hardy, and are not apt to be much bothered by insects, you may take one of these little tents, which only weigh four or five pounds. In good weather conditions such a tent is comfortable with a campfire in front of it. In bad weather conditions it is not comfortable at all; and as a summer home or a vacation rendezvous it, therefore, is not to be commended, and should not even be considered by the amateur.

Of course all these matters bring us to the two basic factors in any vacation—the pocketbook and the transportation. The sort of transport you have must determine to some extent the sort of vacation you are going to have if you are to live in camp. In a dry country almost any sort of tent will answer, and the one most open to the air is the best one for you. There are many forms of shelter tents in openfront models. One is called the baker tent, because its roof and walls are set at the angles of a reflector oven. It is a healthful and pleasant



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Far across the lake—too far to row—we know of an ideal spot for a day's outing. We have often longed to picnic at this place, but the thoughts of the long, back-breaking row discouraged us. But now Dad has a Caille Portable Boat Motor. Rowing is no longer a bugbear. Distance makes no difference. We take our row boat, attach our motor, give the fly wheel half a turn and we're off at the rate of 7 to 9 miles an hour. Then, while mother prepares the lunch, Dad and we boys chug-chug down to the bay and fish. In the evening, we pack up and start home by moonlight. You couldn't imagine a better treat. And, oh, how we sleep after such a day. You, too, can enjoy hundreds of such days with a

Caille Portable Boat Motor

—the handy little motor that attaches to the stern of any row boat by simply turning two thumb screws. It develops 2 H. P. and steers with a rudder like a launch—not by the propeller. Rudder is of our folding, stone-dodging type (Pat. applied for). Weedless propeller is protected by a substantial fin. Motor is adjustable to any angle or depth of stern. Starts with half a turn of the fly wheel. Weighs but 55 lbs. Drives row boat 7 to 9 miles an hour or slow enough to troll. Can be run in salt or fresh water. Furnished with battery ignition or reversible magneto. No extra charge for under water exhaust. Send for beautiful catalog.

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Our advertising is creating a tremendous demand for this remarkable little motor. We must have good, reliable dealers everywhere. Write for our proposition.

Caille Perfection Motors for Larger Launches

are built in all sizes—2 to 30 H. P.—one to four cylinders. They have absolutely proven their reliability for both pleasure and work boats during the ten years they have been in service in all parts of the world, under all conditions. All working parts are enclosed, preventing splash of oil and catching of clothing. Women and children run them with perfect safety. Send for our free Marine Motor Blue Book.

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8 H P Caille Perfection Unit Power Plant $150

tent even in cold weather, for you can have a good fire in front of it and so keep warm.

Your catalogue will also show you such tents made with porches and with floors sewed in. Perhaps you can leave the porch flap up and put in a door of your own, made of bobbinet or cheesecloth. The main thing is to get all the air at night you possibly can. The better your transportation facilities, the better your tent may be. Men live in tents all through the summer in New Brunswick, Nova Scotia, Labrador, Alaska, the subarctic country of the Yukon—because they know how to live there. By using a little judgment, therefore, you also will be able to live out-of-doors in comfort in your selected country, in almost any sort of conditions that are apt to occur.

In some of the Far Northern countries mosquitoes come in assorted sizes—some so large that they will bite through a leather glove, and others so small that they will go directly through an ordinary mosquito bar. I think that even in our lower latitudes a good many mosquitoes will crawl through the ordinary mosquito bar. Bobbinet is better, and English cheesecloth is still better. A good bed net is made with a canvas top—say, three feet by six—with shotted sides six or eight feet deep, made of cheesecloth. It sounds a little stuffy, but it keeps them out.

In Northwestern Canada travelers use what they call a mosquito tent. It is not very different from a very large bed net. It is pitched with a ridgepole and stands about three feet high. You erect this over your bed and crawl in under it. The walls are of cheesecloth or bobbinet. This gives you good air and protects you from dew as well as from mosquitoes.

In the West I have always liked the Indian lodge as the best of outdoor houses. That is the Indian's basic idea of a tent as against the wall tent the white man makes. One is conical and the other rectangular; but the teepee is by no means mosquito-proof, even though sometimes filled with smoke at night. Of course you could rig bed nets in a teepee as well as in any other kind of tent. Ventilation in a teepee is better than in the white man's tent, and it is roomy and comfortable. No teepee Indian ever had tuberculosis, but his people are dying like flies of it in cabins and wall tents. At the same time the teepee is bulky and heavy, and, in fact, is impossible for the average vacation.

If I were going into the Rockies for a permanent camp I would use a teepee, because I think it is the most practical of the aboriginal homes; but some men do not like teepees. They are, of course, out of the question for the average camper in the East or North, and, indeed, are not much used by vacation people anywhere.

A Capital Offense

Your vacation home ought to allow comfort in any sort of weather; and sometimes the weather gets wet and cold in summer. The worst thing about a wall tent then, next to its lack of ventilation, is the difficulty of keeping it dry and warm. For this reason an ingenious man has invented a wall tent in which one whole side lifts up into a porch, so that you can have a fire in front. Of course you can have a fire in a teepee right on the floor. You can have a stove in your wall tent; but to my mind a stove in any tent, except in extremely cold weather, ought to be considered a capital offense. It makes the tent still more stuffy and hot.

In the average campstove the fire goes out about as quickly as you build it, and it is practically impossible to keep a fire in one of them overnight. The average summer camp will not need a stove—unless it is used out in the open, clear away from the tent, which of itself is also more or less criminal in view of the pleasure of cooking at the open fire. This criticism of the stove, however, must be given with qualification; for in some countries you cannot get wood for a campfire, and so perforce must have a stove, even though you carry it on your own back.

So, always considering transportation and the personnel of your party, and the experience of the weakest member in outdoor life, you will have to select your tent—closed or openface—with or without a permanent floor, in accordance with your guess as to what the weather and mosquitoes are going to do to you.

The openface tent is, in fact, a sort of amateur fad. It is considered the correct thing by some men who have not thought much about it, and by others who have thought a great deal about it. A quarter of a century or more ago there was an old woodsman by the name of Sears, who wrote over the name Nessmuk—an ingenious old solitary woodsman who had ideas of his own, and who was the founder and forerunner of the modern school of camping light.

Mr. Nessmuk invented a hunting knife, a hunting ax, a packsack, a manner of building a campfire and a way of pitching a tent. He made his tent open in front, with sides and roof converging to a low wall at the rear. He built a little frame of poles and tacked his light drilling on to this, the front opening being about four feet in height—the tent itself being intended as a sleeping shelter.

Such a tent is not much good in case of rain, but the old woodsman managed to make it do by means of shelters of boughs at the sides. It took a little while to fix this tent, but the whole affair could be taken down and packed with little trouble. Such a tent can be made quite warm in cold weather if you know how to build a lasting campfire in front of it.

The baker tent, and indeed all the openface tents, are only modified forms of the old Nessmuk bivouac shelter. You certainly sleep well in such a shelter, for you are warm and you breathe good air.

The Three-in-One Tent

Besides these square-front, openface models, there are many sorts of single-pole, conical or pyramid tents, which can be put up quickly. The miner's tent is the simplest of these—a broad-based pyramid, with a single upright centerpole inside. It is very quickly pitched, and is very compact when made of the light modern materials and not of heavy duck. This is a modification of the round tent, which was a modification of the teepee. The door is formed by a flap inside, the opening running not quite to the top of the tent. Such a tent will keep off rain, and it is all right for men who are accustomed to living simply in the open or who are traveling about from day to day.

An Eastern outfitter makes a big round tent, with a single centerpole and a hood built round an iron ring—a modification of the old Indian teepee idea. A very decent permanent camp can be built with one of these tents, but they are hard to put up and require a large number of pins and ropes. No white man can build a teepee.

An ingenious mind undertook to make a tent that would be a cross between the wall tent, the A tent and the single-pole or miner's tent. Moreover, he did it, and made a very effective tent, which has about as much room in the right place, weight for weight, as any pattern yet cut. This tent has a single upright pole, which is used in the front end. The roof runs down to a low wall at the rear. The sides slope from the peak like those of an A tent, merging into the wall behind.

The floor of this tent is square; the front has two flaps that meet in the middle, and over it there may be used a triangular fly, which can be shifted in front and used as a shelter or porch if required.

Such a tent can be easily made as mosquito-proof as any. It can be used as an openfront camp or as a closed tent. It ought to be called the three-in-one tent, for it has some of the advantages of each of the three types it embodies.

For eight years an old comrade and myself used this tent in our summer vacations, some weeks in extent, and we found it very practical. Of course there is not much room in such a tent for ladies who are particular regarding their costumes. Indeed nearly all tents except the wall tent are made for men and not for women.

You can make a good-enough bivouac tent out of a tarpaulin or tent fly stretched lean-to fashion, or in the fashion of a lean-to, with the roof or porch in front—all depending on the frame you use in stretching. Or you can buy such a tent already cut, with side walls let on to it, if you prefer. And, of course, if your transportation is bad, you can use, instead of heavy canvas, a sheet of the light balloon silk or Egyptian cotton of which more and more tents are made today.

The A tent is very simple—indeed about as practical as anything for general travel under a compromise of average wilderness conditions. An A tent can be just as stuffy as a wall tent, though it does not weigh quite so much. Therefore look to the windows and the mosquito defenses if you are going into fly country.

The A tent, however, used to require a ridgepole and two end poles, and the excellence of the pitching depended on the fit of these poles. Of course you cannot always carry tentpoles along with you, and sometimes cannot cut them. Therefore the A tent is now largely made with the rope ridgepole. The rope ridgepole is not quite so good for shedding rain, but it is simple and handy. By its use you can quickly pitch the tent between a couple of trees. Or you can peg out the end ropes and lift the tent by using a couple of poles as sheers at each end, tightening it all you like—a simple and speedy process.

However, not even the simple A tent, or wedge tent, was left unmolested in its model. Along came a man who shortened the ridgepole of the seven-foot A tent to a couple of feet, sewed a short permanent ridgepole into the top, cut the sides sloping in every direction from this short ridgepole, and hung the whole thing up by a rope from the top—like a birdcage. This also was a simple canvas house, light, portable, and dispensing with considerable useless canvas. Some canoeists took to using this tent. I presume you could call it a trapeze tent, though I have never known it to have that name.

Now your canoeist, though the most sybaritic outer on earth, likes to consider himself very hardy; so he makes his tent as small and low and inconvenient as he can. This trapeze-bar, short ridgepole did not leave much room inside the abbreviated tent, the door of which sometimes was so low that a fellow had to crawl in. So the ingenious outfitters who cater to the canoe trade built a big circular end or swell in the back of this sort of tent. It added immensely to the floor space. Such a tent in balloon silk may be seen in a good many canoe camps. I have never seen one arranged with windows for ventilation. And once more I speak loudly for windows in the tent—and plenty of them.

You will notice that the general tendency in modern tents seems to be toward light material and toward the abolishment of poles. Tentpoles are a nuisance. I knew a Chicago man not long ago who had been in the Rockies and who wanted a teepee in his city back yard for his children. He sent all the way to Japan to get a set of bamboo poles for his teepee, and when they came they were broken to pieces. Then he sent to Montana and imported a carload of teepee poles from an Indian village.

We all remember the ridgepole of the old wall tent, which used to stick out behind the wagon when we went on a family picnic. That left the tail-gate of the wagon down and everything spilled out. We do things better now. We shorten our ridgepoles, lighten our tents, and run to ropes rather than to poles. And all the time, though we have not yet learned the virtue of windows, we trend toward openface tents, with plenty of air. For once the trend of fad or fashion is a good one.

The Shelters of the Chippewas

In dry country like that of the eastern slope of the Rockies—the best man's country and the best out-of-door country to be found anywhere on the globe—outdoor workers do not always use a tent, but spread down their blankets with tarpaulins under and over. Your outfitter will sell you a tarpaulin arranged with rings and snaps, so you can make a very good bed right on the ground. This is hardly a good suggestion, however, for the tired business man who has his whole family along. It may do for you if you are alone on some tramping, riding or boating trip.

Get as far from home as your pocketbook will let you, and then build as good a camp as you can in as good a place as you can find. Even two men in a canoe can outfit for camping in absolute comfort. If you can have a wagon to carry your duffel you can carry a whole village of modern tents today. If you have a packtrain you can take an Indian lodge, a wall tent, an A tent, a baker tent, a miner's tent, or any one of a dozen other combination models, which will probably do you very well.

Perhaps you may find some old shack or log cabin that you can use—for bad weather at least. It depends on your transportation usually, however, what your house is to be. Two persons in any tent are enough—more than enough if one of them snores. If there are several in the party two or three tents are far better than one. Your vacation will do you most good when you have a little time and space and solitude all to yourself.

Lastly if you have not yet got just the hints you want as to your summer home you can have a great deal of pleasure in designing a special tent model all your own; and you certainly will find some manufacturer ready to make it and list it in his catalogue. One ardent canoeist, for instance, devised himself a little octagonal tent like a teepee, with a hole cut in the side, not running clear to the ground or clear to the top. This was a single-pole tent. The flap could be raised and used as a sort of porch. One could make a fire in front of this tent and get some good of it, or could easily defend it against mosquitoes provided it had a sewed-in floor.

Another man devised a tent with steep roof and sides to shed snow. He pitched it usually in the trapeze or birdcage fashion, the ridgepole being short and permanent. Then there are little gipsy tents, pitched over bows like wagon-covers—a sort of thing not seen in this country, though sometimes used by the Romany folks in Europe. This is something like the dome-topped bark lodge of the Chippewas, but much smaller.

Speaking of the Chippewas, did you ever see a party of them go into camp on the trail? They have no skin covers for their lodge—not even canvas, let alone balloon silk—nothing but mats woven out of reeds; but in a few minutes the women will have some springy poles cut and the ends thrust into the ground. Then they bend the tops over and fasten them together with bark—three or four sets of these rafters—connected by a pole on top to stiffen them. Perhaps they lash a pole or so alongside. As this progresses another woman will throw mats across the top. In a few moments they will have a house that looks as though it had always been there. There is a smokehole in the roof at the middle.

Three Great Remedies

In fifteen minutes after they have thrown down their packs you can be sitting in a very smoky interior, with eight dirty children and nineteen dogs running over you, feeling quite hardy and sporty. You can add to the excitement if you happen to have a banana or some taffy along.

There are volumes—and very good ones, too, interesting and useful—written in the way of advice, hints and suggestions to the outdoor man going into camp. No doubt you will get additional ideas from these. At first you will believe everything you read; but after a while you will get over that. I remember once hearing a girl in a musical comedy sing a little song. She must have been a peach, for I remember her yet—also the words of her song, which ran in the chorus about like this: "I read it in the book, in my little lesson book—I read it in the book, and it must be so!"

You can read a great many things in your lesson book before you leave home for your vacation, and about the best part of the vacation out-of-doors is in preparing for it; but the great lesson book for you will be the out-of-doors itself. You will get your best fun out of meeting actual conditions of Nature with your own wits and your own energy. The best way is not to take any man's dictum as to what you want to do or how you want to do it. Figure it out for yourself.

The more primitive your summer resort, the better it is apt to be for you. What you need is a change. No man can live in the city—indeed, no man can undergo the high pressure of modern business in any community—and not get a case of nerves at least once a year.

Neurasthenia, nerve exhaustion and mental collapse are becoming more and more common in American business and social life. We work entirely too hard—speed up entirely too much. No amount of drugs and no amount of stimulants will ever cure that sort of thing.

For the nerve-broken man or woman the wise doctor now prescribes just one treatment—no drugs, no stimulants; just sunshine and sleep and oxygen and good food, and freedom from all care. If some of these generally tired chaps, some of these generally harassed women, would get out into a camp in the wilderness somewhere for a few weeks, they would get a better run for their money than perhaps they could in any other way.

At least this is the hint that of all these seems most worth while: As an antidote for the three R's of the city, take the three S's of the wilderness—Sleep, Sunshine and Silence!

Ask for the Individual Package

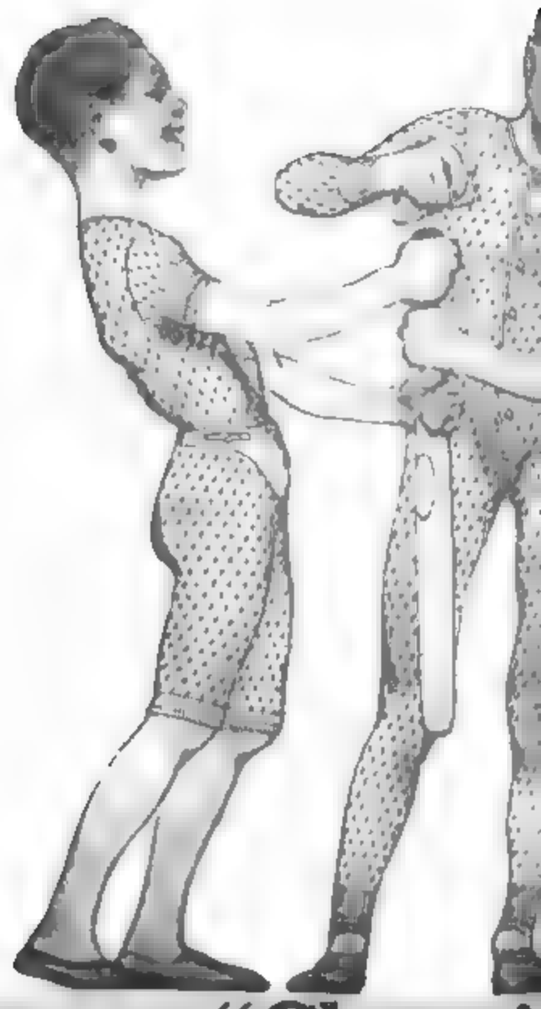
when you order Kellogg's Toasted Corn Flakes in the Restaurant, Café, Hotel or Dining Car.

It's the clean, sanitary and appetizing way to serve this great food.

The Little Package, Too, Has This Signature

W. K. Kellogg

For MEN
For BOYS



"Choosi

"First Choice" for Summer Underwear—Chalmers "Porosknit" Guaranteed. For coolness, "first choice." For lightness, comfort, durability, value—"first choice." But—buy by the label.

That *you* may know genuine Chalmers "Porosknit," we show our label here. For there are numbers of imitations.

Imitations may resemble the genuine in *looks*—may have "holes" or "pores." But they are imitations still, that cannot give you the real features of Chalmers "Porosknit." Let's see why.

The Way to Judge

Let's consider some reasons for Chalmers "Porosknit's" widespread popularity—its tremendous sale. Let's learn why this underwear is backed by a "No-Limit Guarantee."

Examine a Chalmers "Porosknit" Union Suit, for instance.

The "stretch" in knit goods is only *one* way. But observe our triangular piece in the back. See how this section of fabric is reversed. Thus its "stretch" runs opposite to the rest.

This means full elasticity to the seat—up and down, as well as across. It *gives*—at every turn or bend, with no pull, no bulge, no draw.

There can be no "short-waisted" feeling—no "cutting in the crotch." The Closed Crotch is comfortable. It fits. It stays put.

For these reasons you get real union-suit comfort in this underwear.

The EXTRA Stitches

Now we'll turn the union suit inside out. Notice how every seam is reinforced throughout. All are double seamed by cover seaming. *Extra* stitches—for *strength's* sake.

Note that there are no cumbersome flaps to gape open. Stretch the fabric. See the *extra* stitches (again) surrounding each ventilating hole. These, with the lock-stitch, prevent unraveling.

The EXTRA Quality

We have been told that the yarn in Chalmers "Porosknit" is *better* than it need be. That we *could* use less costly combed yarn. That we could pocket thousands of extra dollars each year. That the yarn would still be good enough. That we *could* "get away with it."

True. We might. None might realize the difference but ourselves.

The same careful workmanship could be employed in finishing such less-good yarn—and Chalmers "Porosknit" would still *look* about the same.

Yet—the durability—the *wear*—would suffer. Something would be lost in softness and elasticity.

So we take no chances with durability—no risks with established quality.

The yarn we use is the finest of long-fibre, combed.

CHALMERS GUARANTEE
IF YOUR OPINION OF A GARMENT LABELLED AS BELOW,
BE SURE IT HAS THIS LABEL
CHALMERS "Porosknit" GUARANTEED
IT MEANS GENUINE POROSKNIT
CHALMERS KNITTING CO., AMSTERDAM, NEW YORK

This Coupon with Every Garment

Buy by T
—It's on Every Garm

CHALMERS KNITTING COMPAN

ng Sides"

Choice!"

MERS
RADE MARK
Knit"
DESIGN
PAT. DEC. 19, 1905
AT. OFF.
NTEED

This Label
ment of the Genuine

Such is the *hidden*—the extra—quality in Chalmers "Porosknit" (Guaranteed).

Millions Delighted

Such fine shades in superiority you cannot *see*. But in them rests the inability to duplicate Chalmers "Porosknit." They explain the unfailing satisfaction. They account for the *delight* that millions—men and boys—have found in wearing the genuine—year after year.

Probably you understand *now* why this underwear can be backed by a No-Limit Guarantee. [An actual reproduction of the Guarantee Bond—which accompanies every garment of genuine Chalmers "Porosknit"—is shown to the left.]

Doubtless you see why one should judge by more than mere appearance.

Soft, Cool, Dry

Chalmers "Porosknit" is made in *all* styles—for man, for boy.

Open in texture, and of soft, absorbent yarn, it keeps you cool by absorption and evaporation of perspiration. You are kept *dry*—even when the mercury soars skyward. Your pores breathe the needed air. The yarn's softness eliminates irritation of the skin.

These features you can *see* and feel.

The Cleanly Making

The extreme care in making, you cannot see—unless you come to Amsterdam. There, in a modern mill, *clean* as a new pin, Chalmers "Porosknit" is fashioned and sewn. The atmosphere is bright, clear, healthful. Hygiene at the maximum. Even the dust eliminated.

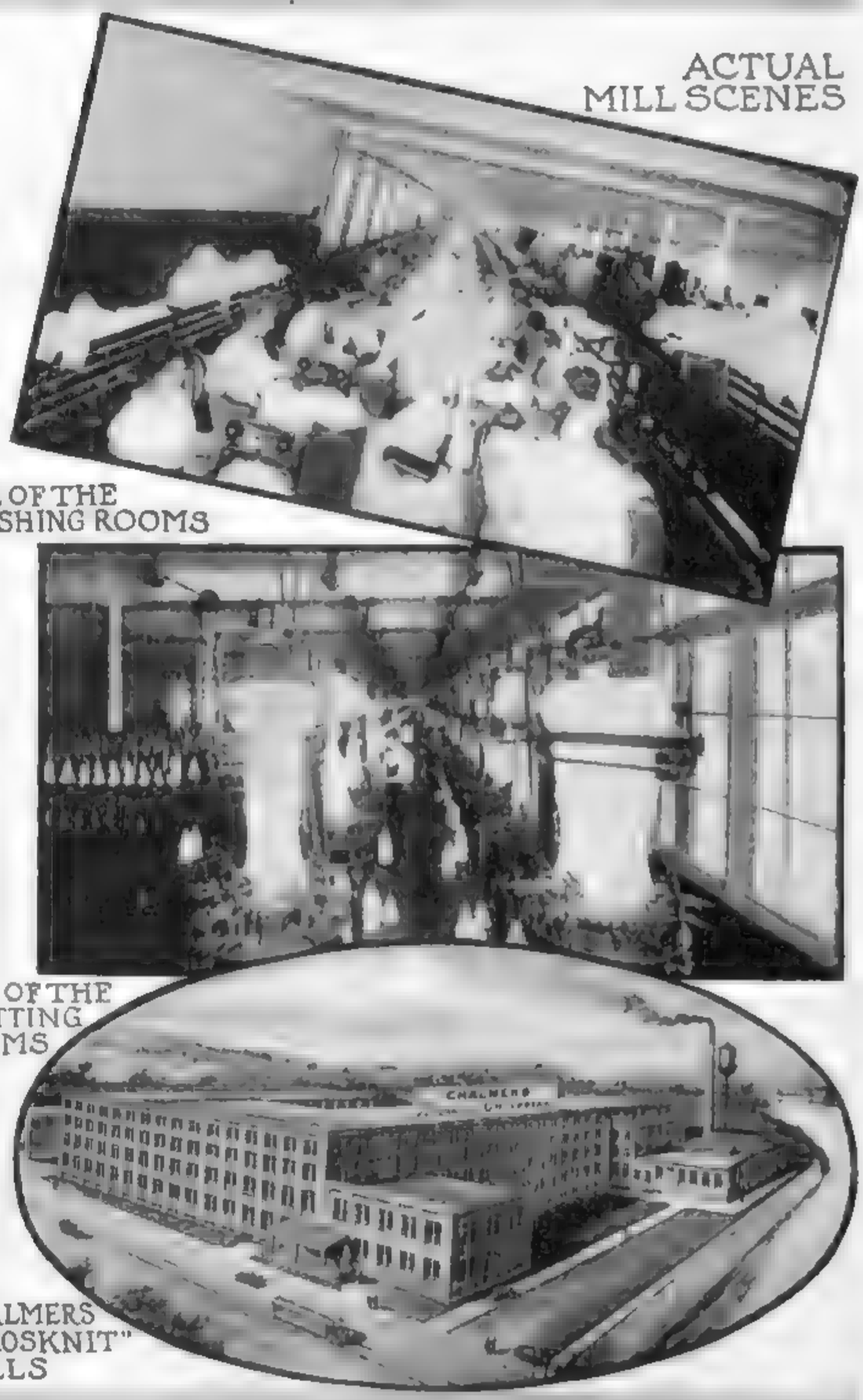
Many costly, patented machines knit the high-priced yarn into the celebrated fabric. Then each yard of fabric is aërated with hot, dry, pure air.

Other machines complete the finishing touches. Each garment is ironed individually before packing. See for yourself how *pleasing* the appearance of the garment in the box—at the dealer's.

But—buy by the label.

FOR MEN **50c**	Any Style Shirts and Drawers per garment	FOR BOYS **25c**
FOR MEN **$1.00**	Union Suits Any Style	FOR BOYS **50c**

Y, 1 Bridge Street, Amsterdam, N. Y.



Fuel and Repairs

You can lower these expenses

IN three years' time supplies and repairs occasionally cost as much as the original price of a car.

Careless lubrication is responsible for most of this expense.

A canvass among New York repair shops showed that about one-half of the automobile engine troubles are caused by incorrect lubrication.

There are two things that must always be considered in an oil. One is its quality. The other is its fitness for your motor.

Low-*quality* oil in time may bring practically every trouble a motor can face.

Oil of a *body* which is incorrect for *your* motor brings many penalties—heating and seizing of bearings, worn wrist pins, poor compression, breaking of parts, excess carbon deposit, smoking or overheating of engine and many other troubles.

Aside from repair troubles you must face a plain fact:

The more power you waste the more fuel you must consume.

You cannot get perfect lubrication unless the *quality* is right, and the *body* of your oil suits—

(1) Your type of lubrication system.
(2) Your piston clearance.
(3) Your bearing design and adjustment.
(4) Your bore and stroke.
(5) Your engine speed.
(6) The size and location of valves.
(7) Your cooling system.

Gargoyle Mobiloils are sold *by a Chart* which specifies the correct grade for each car.

They are backed by almost 50 years' experience which has won for us the world-leadership in scientific lubrication.

If you do not at present use the grade of Gargoyle Mobiloils specified for your car, you may feel almost certain that your bills for fuel and repairs are higher than they should be.

Consult the partial Chart printed at the right. Make a note of the grade specified for your car. Then make certain that you get it. If your car is not mentioned send for our complete Chart of Recommendations.

It is safest to buy in original barrels, half-barrels and sealed five and one-gallon cans. See that the red Gargoyle, our mark of manufacture, is on the container.

On request we will mail a pamphlet on the Lubrication of [illegible], the common engine troubles and gives their causes and [illegible].

The various grades of Gargoyle Mobiloils [illegible] to remove free carbon, are: **Gargoyle Mobiloil "A", Gargoyle Mobiloil "B", Gargoyle Mobiloil "E", Gargoyle Mobiloil "Arctic".**

They can be secured from reliable garages, automobile supply houses, hardware stores, and others who supply lubricants.

For information, kindly address any inquiry to our nearest office.

Correct Lubrication

Explanation: In the schedule, the [illegible] the car indicates the [illegible] should be used [illegible] Gargoyle Mobiloil A [illegible] Gargoyle Mobiloil Arctic." For all [illegible] Gargoyle Mobiloil "A." The recommendations cover both pleasure and commercial vehicles unless otherwise noted.

Name of Car	1910		1911		1912		1913		1914	
			Summer						Summer	Winter
[illegible]	A	A	A	A	A	A	A	A	A	A
[illegible]	A	A	A	A	A	A	A	A	A	A
[illegible]	A	A	A	A	A	A	A	A	A	A

Do you know that you can buy your olive oil just as you buy your flour, in large enough quantity to make a saving in the price?

Our business is exclusively olive oil. We have selected a brand of unquestioned quality

"B&G" OLIVE OIL

Shipped by Messrs. Barton & Guestier, Bordeaux, France, to the United States, for more than 50 years in glass. They are now shipping it to us in half gallon and one gallon tins.

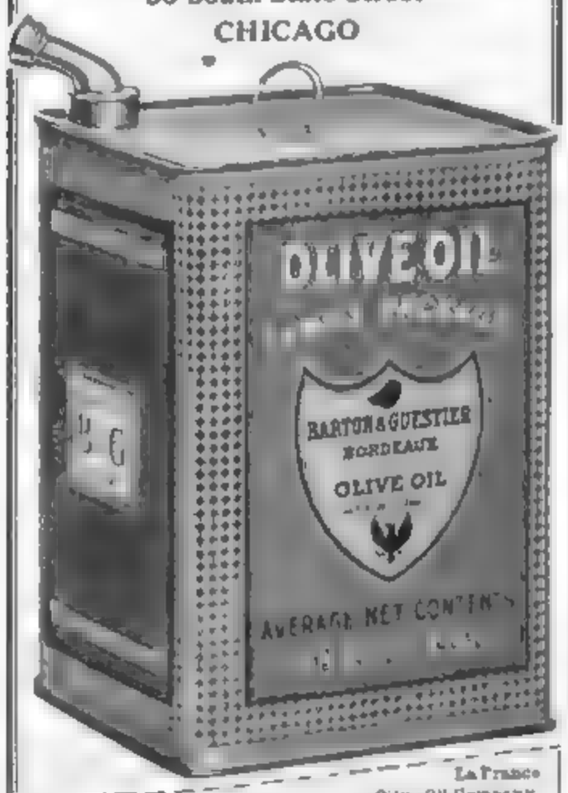
This makes it possible for you to buy a product of exclusive quality and to obtain the economy of large quantity.

It carried the ★ marking in "Good Housekeeping."

Perfect olive oil is particularly necessary when prescribed by a physician. It may be obtained from us, delivered, charges paid anywhere in the United States, upon receipt of check or money order for amount of order.

Half Gallon Tins . . $2.75 Each
One Gallon Tins . . 5.25 Each

LA FRANCE OLIVE OIL COMPANY
36 South State Street
CHICAGO



La France Olive Oil Company,
36 South State St., Chicago, Ill.

Enclosed find $ ____ for ____ gallon tins of "B & G" Olive Oil

Name

Address

began to be heard on every hand. Ladies with hammers were coolly walking the length of Bond Street and smashing window after window. The noise was simply frightful. The excitement was enough to give one heart failure. The destruction was horrible. The scene, on the whole, was like nothing but the beginning of the French Revolution.

"And she said 'Beg pahdon!' and pushed me on one side; and raised her hand. It was unspeakable, unspeakable! And I never got me shirts!"

Get the point the only real point? "I never got me shirts!"

You would think an army man, a professional fighter, might understand. But no! A member of a fashionable Guards' Club was relating his experience: A Suffragette threw a stone through his club window and then surrendered to the policeman who came running at the familiar sound.

"I went out and asked the woman: 'Why did you break our windows? We haven't done anything!' And what do you suppose she said? 'It's because you haven't done anything!' No sense to that, so far as I can see. What could the woman mean?"

Suffragette Logic

I think I know why the Suffragettes are not understood. There is nobody in England to understand them, nobody who can understand them. There never were; perhaps there never will be. The English mind is not constructed to understand. It is the least understanding mind in the world, as history proves.

Under one of the Georges—the previous one, if memory serves—a man by the name of Thomas Muir, of Hunter's Hill, came into brief fame by going up and down the country agitating for votes for men—not lords and owners of great estates, but common, ordinary lawyers, doctors, shopkeepers, workingmen. Well, of course they could not have that; so they arrested Thomas Muir, tried him for sedition and transported him for fourteen years.

Lord Braxfield, who sentenced the man, said:

"The British Constitution is the best that ever was since the creation of the world, and it is not possible to make it better."

The man Muir, the judge said, had gone about "telling folks that a reform was absolutely necessary for preserving their liberty, which, if it had not been for him, they would never have known was in danger! Mr. Muir might have known that no attention could be paid to such a rabble as he harangued. What right had they to representation?"

So it was Botany Bay for Mr. Muir, just as it is Holloway for the Suffragettes when they can catch them.

One begins to feel sorry for the Militants. They have a hard job ahead of them, though it is beginning to be whispered that, between the Irish and the women, the present government's sand is pretty well run out. But would any other government prove less obtuse? It is doubtful.

One Englishman is very like unto another, regardless of politics and regardless of class. They all argue somewhat after the fashion of a coalheaver whose wife had been listening to the talk in Hyde Park and had come home a convert. As he tells it, the conversation ran something like this:

"'There's abaht four million women in the country,' she says, 'as 'aven't got the vote.'

"'Go hon!' I says.

"'And abaht a million of 'em,' she says, 'p'ys separate taxes.'

"'Go hon!' I says.

"'And taxation without representation,' she says, 'is tyranny!'

"'Go hon!' I says.

"And that done 'er! She could see that she 'adn't got such a fool to talk to as wot she thought for!"

However, to revert once more to the case of Thomas Muir, of Hunter's Hill, it did not do much good to transport him. Votes for men happened just the same.

Unshining Your Suit

A MACHINE has been constructed to take the shine from well-worn suits of clothes. Its action is practically that of sandpapering the glossy elbows of the coat or the polished knees of the trousers. The cloth is passed between sets of rollers which are covered with sandpaper, or some other friction material, and the surface of the cloth is picked up, destroying the gloss.

P. A. makes a pipe smoke a real man's game!

Water color portrait of Peter Newell, celebrated artist, painted by himself

Listen to this:

P. A. spells "pa"—and that means Prince Albert is the *daddy of 'em all!*

Never hit you before? *Sure will* just about as quick-off-the-bat as you fire-up some national joy smokings, via a jimmy pipe or rolled into a makins cigarette.

Because Prince Albert has everything—flavor, aroma, quality. It's so ripping good for what ails your smok-appetite that the sight of a tidy red tin just jams joy into your system.

You pin a quick-action tag on your sleeve, beat it biff-bang around the corner, and lay in some

PRINCE ALBERT
the national joy smoke

Sooner you *know for yourself* that P. A. can't bite, the wiser and more cheerful-like you'll be early in the a. m. It's this way: Prince Albert is made by a patented process that *removes the bite!* Just leaves the tobacco-goodness *all there*, and brings out the rich flavor that makes men yearn for P. A., sunrise to sunset.

You give Prince Albert the punch-test. That's trying it out any old way—just as mean as you can be to it. You'll find P. A. true-blue because you can smoke it red hot—*and it just can't make your tongue tingle!*

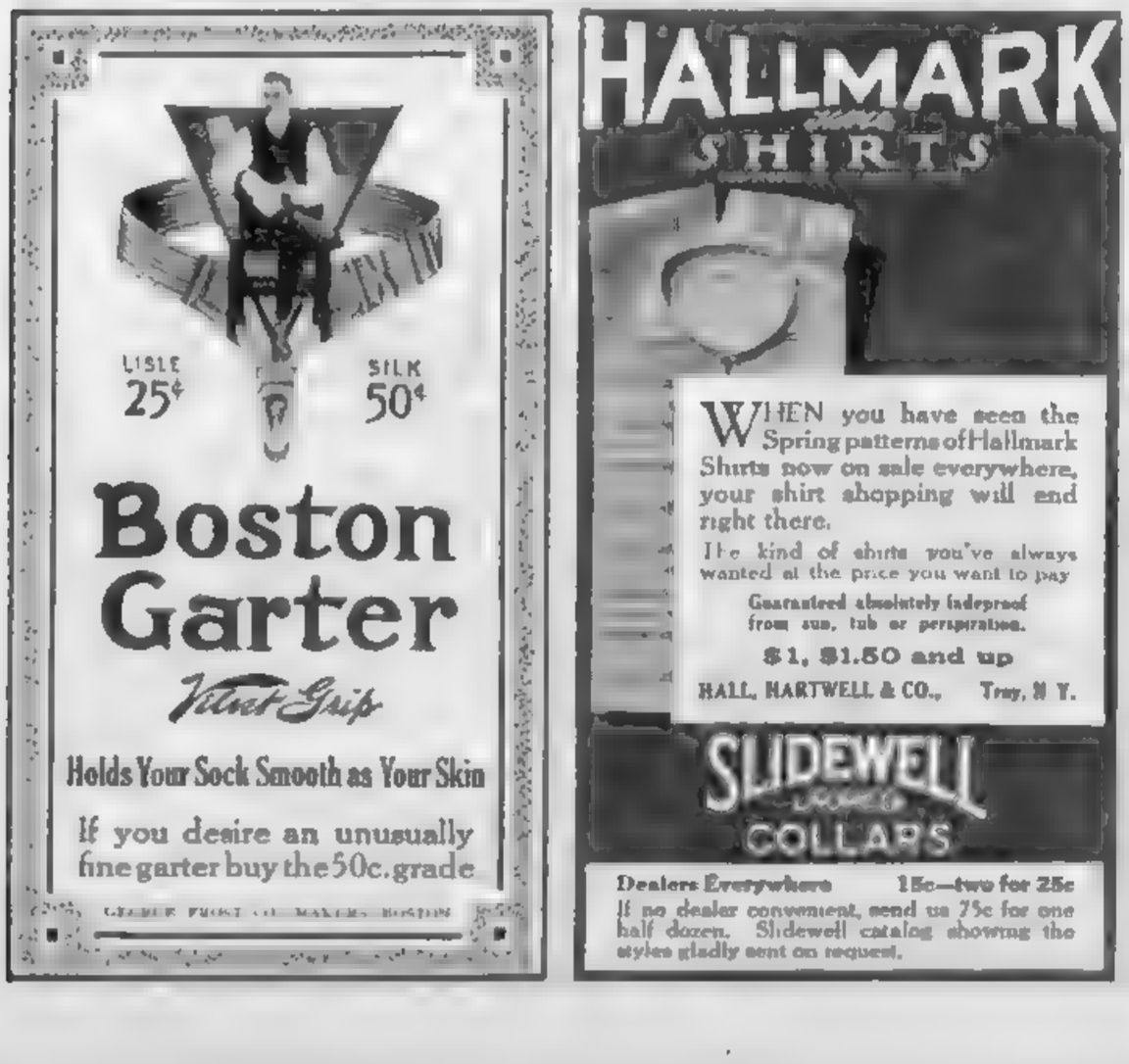
Say, you be game. Mate up P. A. with a jimmy pipe and get going—*some!*

You buy Prince Albert just like you know what you're on your way for. It's sold all over the nation, on the byways as well as the highways. Toppy red bags, 5c; tidy red tins, 10c; also handsome pound and half-pound humidors.

R. J. REYNOLDS TOBACCO CO., Winston-Salem, N. C.

Copyright 1914 by R. J. Reynolds Tobacco Co

The woman's watch of today—
and tomorrow
More beautiful on the arm than any bracelet, more convenient for woman's use than any other watch, the wristlet time-keeper has come to stay.
But make sure that the one you choose is a real time-keeper as well as a beautiful piece of jewelry. Look first for a standardized name on the watch itself.
GRUEN
Wristlet Watches
The Gruen Watch Mfg. Co.
"Makers of the famous Gruen Watches since 1876"
11 Fountain Square
Cincinnati, O., U. S. A.



HALLMARK
SHIRTS
WHEN you have seen the Spring patterns of Hallmark Shirts now on sale everywhere, your shirt shopping will end right there.
The kind of shirts you've always wanted at the price you want to pay
Guaranteed absolutely fadeproof from sun, tub or perspiration.
$1, $1.50 and up
HALL, HARTWELL & CO., Troy, N. Y.
SLIDEWELL
COLLARS
Dealers Everywhere 15c—two for 25c
If no dealer convenient, send us 75c for one half dozen. Slidewell catalog showing the styles gladly sent on request.

What Next?

Wireless Movies

WIRELESS-TELEGRAPH shows are the latest form of amusement, just as interesting to persons who know nothing about electricity and wireless as to operators themselves.

The principal feature is the use of a stereopticon screen on which are thrown actual messages from some distant wireless station, translated to the audience as the messages proceed.

At such a show recently in London the audience actually saw a message on the screen sent especially to that room from the Eiffel Tower, in Paris; and then by the same method enjoyed eavesdropping on messages that were being exchanged between official stations.

Demonstrations of ordinary wireless instruments made up the remainder of the entertainment. To receive messages on the screen a siphon recorder was used, so that a shadow mark on the screen rose and fell as the signals came in; and a lecturer called out each letter as it was formed.

Climbing Buckets

PASSING on the same track has long been a subject for humor, but it is being successfully accomplished on some overhead transportation lines. A cableway of one rope, carrying buckets of earth and ore, has been built to permit the buckets to pass each other safely.

The carrier, which runs along the cable and supports the bucket, has in each instance a short rail built over its top. This rail is bent so that it rests on the cable in front of the carrier. When two buckets meet the carrier of one promptly climbs the rail over the other one, passes over it completely and slips down to the cable on the other side.

A simple arrangement prevents any confusion as to which bucket should climb over the other one and prevents interference as they swing past each other.

Suction Shampoos

VACUUM-CLEANER shampoos are now being given the horses of the New York park department. The suction cleaner takes the place of a curry comb occasionally, and the shampoo is as pleasing to the animals as it is successful. Its best use is after a horse has been clipped, for in this way all the fine loose hairs left on the animal's coat are removed.

Fungi in Cold Storage

AN ODD use of cold storage is now being practiced in Florida. A fungus that is plentiful in the orange groves in the fall is very fatal to the larvæ of the white fly, which, in its turn, is destructive to the orange groves.

The fungi, however, are plentiful only in the fall and the larvæ of the white fly appear in the spring.

Cold storage gives the opportunity to have the fungi at the most useful time. The fungi are collected in the fall and placed in cold storage, which keeps them safe and vigorous until spring, when the organisms are placed on the trees. There they attack the larvæ of the white fly.

The Latest in Oils

NOT many new foods are invented. A new one which is now being perfected so that it will work is tomato-seed oil. Some Italian factories in recent years have been using the seeds to make oil for soap and oil cake for stock feeding, obtaining them from preserving factories which formerly wasted the seeds.

These oil manufacturers are now developing a process of refining the oil so that it will be palatable and nutritious, to be used like olive oil.

Glue Embroidery

GLUE embroidery aptly describes a new idea for giving at slight cost an embroidered appearance to cloth. A solution of the chemicals from which artificial silk is made is prepared in a tank and used like the ink of a printing press for printing patterns on the cloth.

After it dries the cloth bears a raised pattern in artificial silk.

$15

the money, time and temper saving tire pump

AS a rule, automobile tires never have the proper amount of air in them. That is why some motorists have to buy so many new tires. Big tire bills are usually due to incorrect tire inflation. Too much air is just as detrimental as too little.

In either case you cannot get your full mileage nor keep your tire expenses down to rock bottom. Improperly inflated tires mean *wear* due to rim cutting
—*wear* due to broken fabric
—*wear* due to drag of flat tire on road
—*wear* due to friction.

No one can, all the time, properly inflate a tire by hand. Ask any tire company. The

Stewart Tire Pump

cuts your tire bills down to an absolute minimum. It will pay for itself in no time. Fills any tire in a jiffy. For example: It will fill a 36 in. x 4½ in. tire in five minutes. No more back-breaking work on a hand pump.

The Stewart Tire Pump is a beautifully finished job. It is built on the most modern engineering lines. The piston is steel, hardened, ground and lapped. The base is of aluminum. The connecting rod is of hardened steel. No oil can enter tire. This is the most modern and up to date pump on the market. You should have one on your car.

Price complete, with air pressure gauge and 13 feet of high grade hose, only $15.

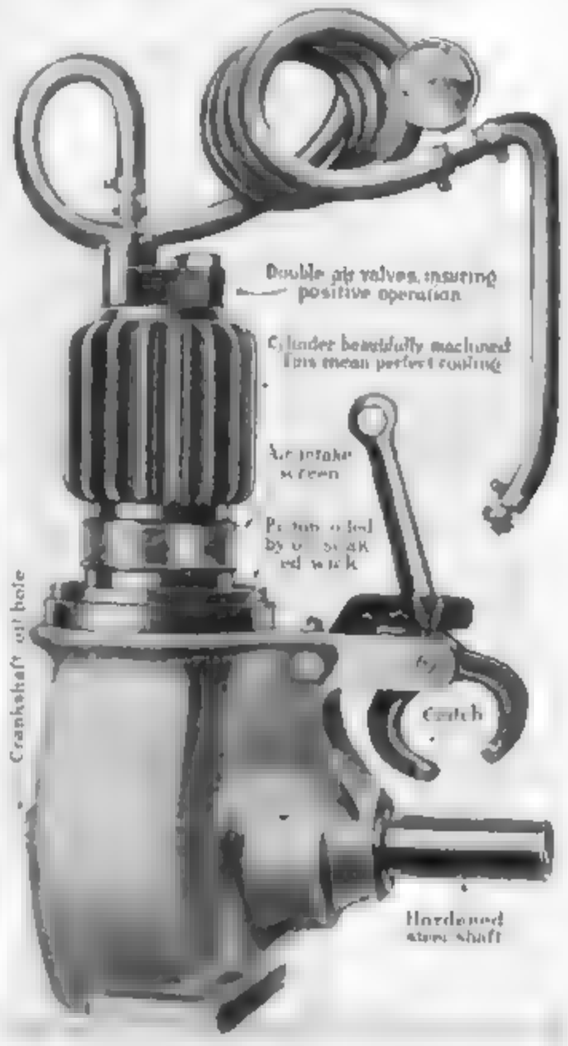
The big automobile manufacturers are rapidly adopting the Stewart Tire Pump as regular equipment. When you buy your car see that you get one of these new air pumps. It is the most modern accessory and convenience invented for automobiles.

For sale by dealers all over the world.

Stewart-Warner Speedometer Corporation
Factories: Chicago and Beloit, Wisc.

Executive Offices: 1936 Diversey Blvd., Chicago

17 Branches. Service Stations in all cities and large towns.


Double air valves, insuring positive operation
Cylinder beautifully machined. This means perfect cooling
Air intake screen
Crankshaft oil hole
Hardened steel shaft

You can't beat Diamond Quality

Why pay more than Diamond prices?

Your tire cost is going to be lower this year — your mileage per tire is going to be greater—

When you equip with Diamond Squeegee Tread Tires.

You are not simply buying tires—you are buying Diamond More-Mileage—Diamond Quality and Service—Diamond Squeegee Control—Diamond non-skid Certainty—that blocks the sidewise skid or forward slide.

The tough rubber Squeegees defend you against short mileage and long skids.

They wipe their way through muddy, slippery going to a firm, clean grip of the pavement.

Buy Diamond Tires at these prices:	
Size	Squeegee Tread Prices
30 x 3	$12.65
30 x 3½	17.00
32 x 3½	18.10
33 x 4	25.25
34 x 4	26.05
34 x 4½	35.00
35 x 4½	36.05
36 x 4½	37.10
37 x 5	44.45
38 x 5½	57.30

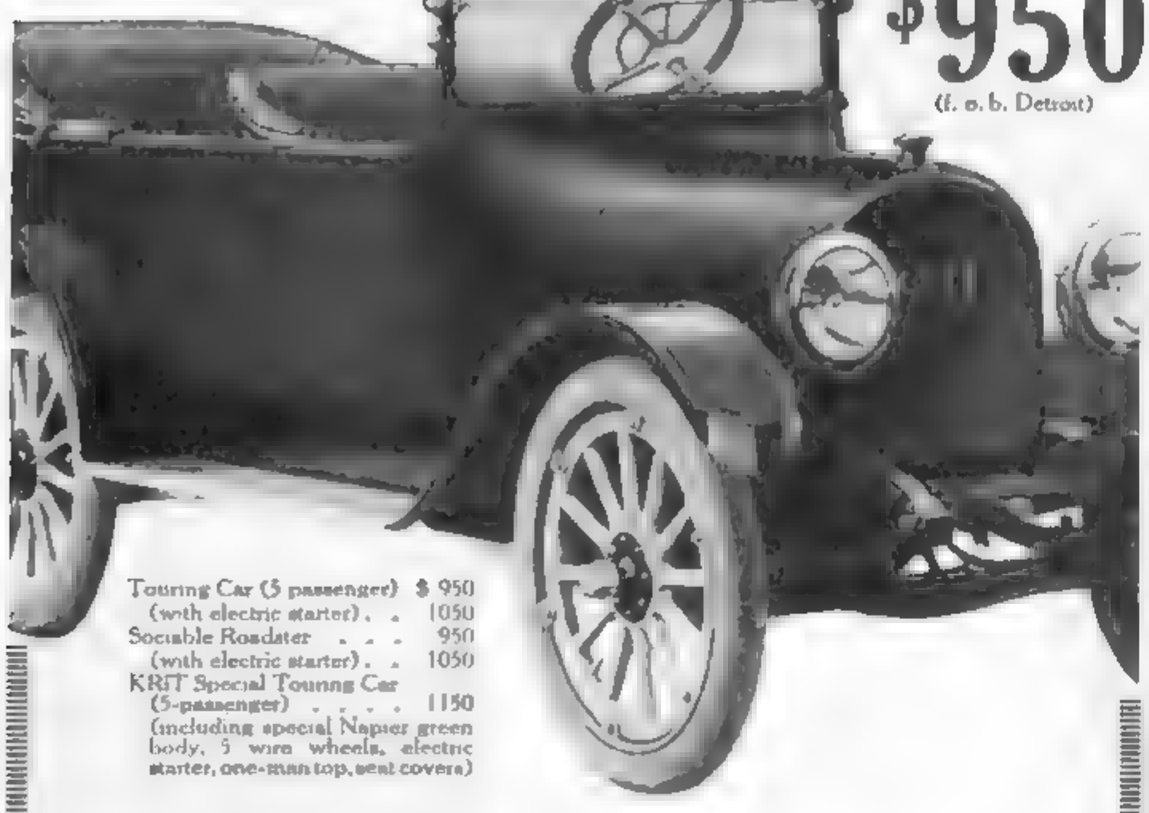
DEMAND

Diamond Squeegee Tread Tires

KRIT

$950

(f. o. b. Detroit)



Touring Car (5 passenger)	$ 950
(with electric starter) . .	1050
Sociable Roadster	950
(with electric starter) . .	1050
KRIT Special Touring Car (5-passenger)	1150

(including special Napier green body, 5 wire wheels, electric starter, one-man top, seat covers)

Where is the Difference?

Handsome streamline body; graceful, tapered bonnet; new style rounded radiator; modern fenders; left drive; electric lights; electric starter (if desired); light, powerful motor—these features of the new KRIT read like a list of specifications for a $2,000 car.

And yet the KRIT sells for $950 ($1050 with electric starter). It is "the moderate priced car with the high priced car features." Glance over this partial list and compare the KRIT with cars costing $1000 to $2000 more:

Unit Power Plant
Bosch Magneto
Multiple Disc Clutch
Electric Starter, Lights, Horn
Strombers Carburetor—adjustment on steering column
Underslung Rear Springs
Stewart Speedometer
Left Drive; Left Control—enter from either side
Long Wheelbase
Demountable Rims
Tire Carrier at Rear
Jiffy Curtains
Cork-linoleum, aluminum-bound floor and running boards
Deep Upholstery
Clear Vision Windshield
Gasoline Tank in Dash

New Features; Proven Chassis

Though new in these features that produce style, comfort and convenience, there is nothing freakish or experimental about the KRIT. It is a real, artistic achievement in motor car building. And mechanically it possesses the sterling qualities that have endeared KRIT cars to owners for five years; qualities that have made possible records of 25,000, 50,000 and 100,000 miles in the service of these owners.

In the KRIT, at $950 or $1050, you find all you can demand in appearance, in comfort, in convenience—and more than you expect in the way of economy. Not only is it reasonable in initial cost, but because of its light weight, its sturdy construction, its well-balanced design, the KRIT keeps down the fuel and tire bills.

Why Pay for Useless Weight?

KRIT lightness comes from correct design—not from skimping. We save 120 pounds in weight by using aluminum for our crank case and transmission case.

The sturdy, powerful KRIT motor weighs only 283 pounds—as against 400 to 550 pounds for motors in cars of the same size and power as the KRIT. And so on throughout the car.

Engineers tell us that the KRIT is two years ahead of its field—for it possesses, at $950, the quality features you find in cars at double the price. The sensational sales record made by the new KRIT is an endorsement by critical motorists that proves these experts right.

So, we ask you, what more can you get in a higher priced car? More weight, perhaps, but weight only adds to the expense of upkeep. More rated horsepower, but much of the extra horsepower is used up in carrying around the extra weight—and the rest of the excess power you don't need. For the KRIT will take you anywhere you want to go; it will take you there speedily, safely and comfortably.

Take a KRIT Ride

Let the new KRIT itself win you. Go to the nearest KRIT dealer—name on request. Ride in the car; drive it yourself, test it in any way you wish. We are sure the car itself will convince you, and the price will prove an additional reason for buying.

MAIL THIS TODAY

Send me, free, Text Book of Facts, and full details of the KRIT Economy.

Name

Street

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"TEXT BOOK OF MOTOR CAR ECONOMY" FREE—This booklet gives some important facts for every motor car buyer or user. If you are interested in securing more satisfaction at lower cost for your motor car expenditure, send in the coupon today.

KRIT MOTOR CAR COMPANY

Dept. A Detroit, Mich.

THE WIRELESS CONFESSION

Continued from Page 7.

"She was picked up by a schooner and landed at Gloucester. She will arrive tomorrow morning. Tell the others, Charles. They would like to know."

"Indeed they would, sir," blubbered Charles, and left the room hastily.

Paul Morton confronted the great crisis of his life. She was alive and coming back.

What would his life be now? He cursed the message—her first—that had made it impossible for him ever again to be happy. If he had been living in a fool's paradise he should know it. Of course! And yet ——

He paced the room till the small hours, a prey to doubt, the victim of a million surmises that settled nothing. She was coming back. He would see her. If he met her at the station he would have to go through the motions of happiness—a demeaning simulacrum of joy. The newspaper reporters probably would be there. She might so behave that he might wish willfully to blind himself to the perennial menace of her unfinished message. He had loved her insanely, like a fool, like an old man! She could do as she wished with him; she was irresistible! He feared her—and his weakness!

If he did not go to the station he would have an understanding with her here at home. Mrs. Fanning, the housekeeper, could go with the motor to the station.

To wait for her at home was to ask her to find the confession and give it to him to read. If he forced her to do this she could never again be to him what she had been! And suppose the confession were a trifle, indiscretion rather than guilt, how would she take his unforgiving attitude? And if there had been an error of transmission, then his jealous doubts became deadly insults that she could never forgive.

Perhaps it was wiser to forgive and forget, to let his love win her love and his respect hers. Magnanimity works wonders with hearts.

But if she had deceived him once, as implied by her message, and he had never discovered it, what was to prevent her from deceiving him again? At forty-two a bitter awakening is ruthless, but at fifty-two it would be fatal! Why had he thought himself the one exception to the experience that says any man of forty-odd who marries a girl of twenty is an ass?

The only solution that he could see was death! He would not live without her and he could not live with her. A bullet would end it all!

He sat down and wrote:

"ANNE:

"I could not bear to see you after your message. I forgive you. PAUL."

He thought a long while and then he inserted "cannot" between the "I" and the "forgive," for he could not and did not forgive her!

But die and not know why she had implored him to forgive her? It was an exasperating thought, but it made suicide an absurdity.

He did not once think that his death would make her his sole heiress.

He threw the letter into the fire and went to bed, where he lay thinking, thinking, and never once deciding! At dawn he fell asleep, only to be awakened as usual at eight by his valet.

At breakfast he found that the newspapers had not published the news.

Had she kept it from the reporters?

Why?

He could eat nothing, so he went upstairs to the library, sat down in the easychair and thought.

Would he wait for her at home or would he go to the station? Would he have his understanding before he kissed her, or kiss her before he knew? Those kisses! The flower-like cheeks he loved to fondle! Was it not wise to ignore the message, to forgive her without knowing; or was it wiser to listen and then decide whether or not to forgive? Again, while forgiveness now was difficult, suppose her confession made it impossible to forgive?

How did she look? Had she suffered much? Fashioned of flower-petals, and a week in a boat! She had nobody but her husband, poor little ——

What was it that she had to confess? Without his knowing, could he forgive? Could he love again?

Go? Never! He would stay at home. When she came he would demand that she tell him the truth. If she was not worthy to be loved he should know it. And time heals wounds.

But worthy or not, if she only permitted him to love her, what did anything else matter? What was life without her? If he were young he could love again. But for the few years he had to live, why let a foolish doubt torture him?

It was better not to know!

But he could not forget!

But he was a fool to remember!

But ——

A knock at the door.

"Come!" said Paul Morton, and rose to his feet unsteadily, his face livid.

Charles opened the door and said:

"The motor is here, sir!" and waited for Morton to speak.

After all a man must be a man. He remembered the father who had feared nothing except that his son might really become a millionaire.

Was this the revenge of money on his soul? He would go. He would see her. He would fight his battle. If it was ordained that he was not to know happiness on earth he might at least spare himself the reproach of cowardice.

He went downstairs firmly. It was the determined composure of a man on the way to the gallows who has made up his mind to die game for the benefit of the spectators. The butler and the housekeeper had agreed that there must be lavish floral displays, fragrant welcomes in every room. As it would be rather expensive the butler was going to protect himself by asking the master. But when he saw Paul Morton's face he turned away his own eyes. And the other servants also saw the grim, set jaws and the pallor and the haggard look, and dared not meet the eyes that always go with such a face.

She was the first one to alight from the Pullman. She looked thinner, less beautiful, but there was something war-worn, proved about her. She looked less like a doll, much more like a woman. The loss of that ethereal quality that always made him feel so keenly a sense of her aloofness from him unpleasantly shocked him. Here was no longer a doll to fondle and caress, but a woman to love. And yet he could not say that he saw the clay more plainly. It was not that exactly. It was different in some curious manner. Indeed he suddenly felt that his own suffering had given him different eyes to see with. And perhaps her own hardships had made her different. There was a curious strangeness about her.

This girl was not the girl he had loved and he himself was not the man who had loved her!

He was so full of this constraint that he held himself firmly in leash, though he could not have told what would have happened had he let himself go.

She stepped from the car platform and he noticed that she limped slightly. It filled him with concern.

"Are you lame?" he asked quickly.

"No! I—I wrenched the muscles a little."

She was at last on the station platform, surrounded by valises and by obsequious baggage porters. It was impossible to be affectionately demonstrative amid such surroundings.

She looked at him and there was about her glance a new scrutinizing quality that disturbed him and then vaguely irritated. She held out her hand, said, "Well?" and smiled not at all guiltily.

"Well?" he echoed heavily. She was less exquisitely fragile, but infinitely more beautiful; less suggestive of flower-petals, more of flesh and blood. He realized now that he had before plunged, boylike, into a sentimental orgy, born of inexperience. But this new and marvelous woman was one he could fight for and kill for! He had never loved her because she had not existed. He never had won her, but he could not lose her! He could not! If he could have this woman he would never again think of the other woman, who had gone away from him forever on the Atlantis!

He had forgotten everything else. That is what love is for!

"Aren't you glad to see me?" she asked with the maddening coquettishness of women when they are sure of your love but wish to test your physical self-control.

He looked at her so strangely, there was such mighty love and longing in his blazing

eyes, his face was so pale and so full of deeply bitten lines, that she turned pale. Her eyes, that so lately had looked death in the face, stared fascinatedly into his. Then her own filled with tears and, oblivious of the people about her, she threw her arms about him.

"Oh, Paul, darling! God was good to us! God was good to us!"

Never before had she called him darling. Never before had she admitted her love. But even now it might be remorse, perhaps a second confession of guilt. Indeed, he told himself he had heard a prayer for absolution! He couldn't give her up! His soul and his body with ten thousand voices exhorted him to forgive and forget!

He did not know. He need never know. He loved her. He did not wish to know.

More composed now, she looked at him with shamed eyes, in which shone subtle suggestions of defiance—as though she would do it again no matter who looked on! She took his arm in both hers, little-girl-wise, and as they walked toward the Concourse she asked in his ear:

"After you found the note I left in the third drawer, could you forgive me?"

His throat suddenly went dry and his vocal cords were paralyzed, so that he couldn't answer. He tried to speak, but it was impossible. He felt himself trying to swallow, in a desperate effort to restore flexibility to the vocal cords.

"Were you angry—or sad? When you thought of the two of us drowning together ——"

"I—I—never ——" he said chokingly. "I—n-never found—the paper!" He pushed her away from him. He wanted to die—out of her sight, so he turned his head away.

"Oh!" she exclaimed happily, "then you didn't suffer as much as I feared!" The face she turned to him was that of a naïve child. She added regretfully: "I might have spared myself a lot of worry, thinking of what you might think of me."

Should he tell her what he had thought of her?

How could he and not kill?

"I shouldn't have done it, Paul. But in a way it was your fault. You spoiled me. You treated me like a doll. And all the time the dreadful suspense! When they were getting the lifeboats ready I kept on saying to myself: 'I must keep cool! I must keep cool! If I only had told Paul the truth!' So I went about it calmly and put on a life-preserver, and all the officers said I was the coolest person on the ship and told some frightened men to look at me and learn to be brave. But they didn't know! They didn't know!"

"Didn't know what?" asked Paul Morton huskily.

"I forgot you don't either. My conscience made me suffer tortures. But, Paul, as long as you didn't know, what's the use of suffering—what is the word—retroactively? Forget all about it."

"I can't!" he said almost involuntarily.

"Well," she said resignedly, "I might as well face the music. But you won't scold me, Paul, dear?" Her lips trembled slightly.

"Will you, dearest?" she persisted and shook his arm. "I've been punished enough. I promise that I'll never again keep anything from you, good or bad. But if you insist we'll find the note together and ——"

"Together?"

"Certainly. And you couldn't find it! It was in the third drawer."

"Which third drawer?"

"Don't you remember the old Gothic desk we picked up at the Sturtevant sale? Don't you remember the three secret drawers? The third is behind the second, and the second behind the first. That's the one we agreed I should use. Don't you remember?"

"I had forgotten!" he said. He would not tell her that he had looked in every drawer of every piece of furniture in every room in the house. He wished to be happy. He wished to disbelieve and he yearned to believe. So he maintained outward calmness by forcing himself not to look at her as they drove home. This was not difficult, because she chattered away like a magpie, overwhelmed by the sights of New York.

"I never expected to see that or that!" she kept on saying, for every familiar building became an old and welcoming friend and every trolley car greeted her affectionately.

The reception of the servants at the house upset her. The men's eyes as they shook hands with her leaked quite as freely as the sniveling maids'! The butler, with a red-faced majesty never before equaled even by himself and never surpassed by any emperor, told her: "It's a great day for the house, my lady!" as he had once heard, when a boy, his father tell the Marchioness of Cheeston on the birth of the heir—after fifteen years of prayers! But just as the butler looked round for applause, Bolton had to blubber!

After she had enjoyed a few tears herself, the mistress of the house led her husband to the luxurious little living room on the third floor.

She pulled out one secret drawer after another until she took from the third drawer a sealed envelope addressed to him.

"I don't think I'd better give it to you now, because I can make you very happy and—if you don't know you'll never scold."

Something in her voice made his heart jump. It couldn't be a very serious confession after all!

"I've never scolded you, have I?" he asked very gravely.

"That's the trouble! That's the trouble!" she said vehemently. "That's why I did it! I could see from the first that you were not in love with me. You didn't love me ——"

"Anne!" He was shocked by her vehemence and by her utter blindness to his worship.

"Not with me but with a toy, a silly little doll. What you loved was to love! You wanted me so that you could love me your way, but in your life I was nothing! I counted for no more than a particularly beautiful painting."

"Anne!" he said again. It was all he could say because what she said was so true that he could not fight back. He was hearing her reasons and they were good reasons. He had not known this woman!

"What I have gone through makes me different and our life from now on must be different," she said determinedly. "I don't want to feel that I am a bought bibelot! But, of course, it was my fault, because you were so happy in your love and so anxious to do what you thought I wished, that I had not the heart to tell you that I was tired of toys. I wanted to go on some hunting trip, to go to Central Africa with you, to be your woman! I made up my mind to have a serious talk with you. Then I—and then came sister Grace's cablegram and I knew if I told you you'd never let me go. And I was so afraid Grace ——"

"She doesn't know," he interrupted. "They've kept the news from her, but she is better. I'll cable at once."

"Yes, do, and say I can't go because I'm going to stay with you, unless you insist upon my being a toy. In which case I'll run away. There! Read it!"

He opened her confession. It said:

"Doctor Carr says there is no doubt, and I am glad; but I was afraid you would not let me go if I told you. I'll take very good care of myself and when I come back to you I know you will be so glad you will not scold me. And, besides, if you did scold it might be bad for me, and it is your duty to love me more than ever now that at last I am really and truly

"Your own wife who loves you very much,
"ANNE."

"Do you mean ——" His trembling voice could not finish.

"Of course," she said with a triumphant calmness that made her seem almost unreal to him. "Of course! And I serve notice on you that I am your wife, not a ——"

"Hush, dearest!" he entreated shamefacedly.

"Certainly I won't," she said determinedly. "I'm not going to be a doll any longer! Do you hear me?"

She went up to him and looked straight in his eyes. "I'll show you I am not what you thought. Damn! How do you like that from your little Dresden shepherdess?"

"It—it isn't good for you to stand, darling," he pleaded. "Please sit down!"

She looked at him in despair. Then she clenched her fists and rushed toward him. He felt himself grow both cold and paralyzed. But she merely jumped and, throwing both arms round his neck, pulled herself up as if she would climb on his shoulders.

"If you talk that way again I'll tango every day," she threatened.

"My de——" he began, but stopped because he felt her arms relax. Whereupon, inspired by love, he snarled at her: "I'll give you a crack on the jaw, do you hear?"

The arms tightened about his neck again.

"I wish you would!" she murmured.

For Rent

This American Adder For 10c a Day

$35 Cash Price

Ten Days Free
Then 10c a Day

This offer is made to workers—to men who must buy their own Adders. To men who add figures in a slow, hard way, and who often make errors.

That all such men may have this help, we make this rental offer:

We will place this machine in your office for a ten-day test, without cost or obligation. Then, if you want it, you may pay the cash price. Or you may pay $3 down and $3 monthly until you pay $37.50.

What It Does

This American Adder adds, subtracts and multiplies. It does all you could do with $150 machines.

It is rapid and competent. It easily computes a hundred figures a minute, and it never makes mistakes. It is so simple that a child can operate.

It makes play of addition. The longest columns are added quickly, and the totals are always correct.

It will do all this for you for ten cents a day. Then, after one year, the machine becomes yours.

An Ideal Adder

Good Adding Machines have heretofore cost from $150 to $750. Now this competent Adder costs $35, and all men who add figures can afford this help.

In less than nine months, over 17,000 offices have adopted this American Adder. Among them are hundreds of very large concerns, general Railway offices and the U. S. Government.

But the greatest welcome has come from workers who heretofore went without Adders. It has come from Accountants, Railway Agents, City and County Officials and Employees, Storekeepers, etc. Our price and our rental plan place this new Adder within reach of all such users.

Send This Coupon

If you deal with figures, we ask you to send this coupon. Let this machine do your work for ten days. Note the time it saves, the labor and mistakes. Judge for yourself if it earns its way. Do this in justice to yourself.

If you find it essential, pay as you wish—all cash or 10 cents a day. This offer will probably not be repeated, so send the coupon now.

AMERICAN CAN CO. (46)
1246 Monroe Bldg., Chicago

You may send me, express prepaid, one American Adder for ten days' trial. I will then either reject it, pay your cash price of $35.00, or pay $3.00 down and $3.00 monthly until I pay you $37.50, then the machine becomes mine.

Unless you are rated, kindly give references

The $2.50 extra charge on the rental plan barely covers interest and the cost of twelve collections.

American Can Co. (Adding Machine Division) 1246 Monroe Bldg., Chicago
Eastern Sales Dept., 476 West 14th St., New York (46)

Different Office Needs Call for Different Typewriters

The Remington Line offers you 44 choices

FORTY years ago modern business was a youngster. The original Remington typewriter was its first companion.

They have grown up together.

They have branched out together.

Every year develops some new business need—which calls for an improved typewriter.

Every improved typewriter put on the market opens up new short cuts in business practice.

* * * *

WE long ago outgrew the idea that any one model would answer every need.

Today's business needs are multitudinous. A great variety of typewriters is required to meet them.

The character of your work should determine your choice of typewriter.

This is why the line of typewriters now offered by the Remington Company has grown from one elementary model to 44 specialized machines.

Each is a fully equipped, easy running typewriter, designed for general use. Each has special qualities for special business purposes.

* * * *

THE day is past for selling typewriters on the strength of this or that feature alone.

We do not attempt to narrow your choice to any one type of machine—we offer you by far the widest range of typewriters on the market to choose from.

You know your business needs. Let us help you to select the machine which best fits those needs.

For example:

In the Remington Typewriter Line (including the Remington Standard, Monarch and Smith-Premier models) you will find the following qualities—and many others. Some are in all models—others in only certain models.

Do you require—

Twenty manifold copies?

The lightest possible touch?

Writing on extreme top and bottom edges of page?

Dependable shift from black to red printing?

Durability (therefore fewest repairs)?

Clean stencil cutting?

Instant tabulation—in any number of vertical columns?

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Conspicuously visible writing?

Accurate writing on ruled lines?

A key for every character?

Interchangeable carriages of various widths?

Retail billing and charging devices?

Special type characters for weights, measures, foreign currencies, etc.?

Typing in any foreign language?

Writing on paper as wide as 32½ inches?

Easy writing on stiff cards?

Guides for addressing envelopes?

Addition and subtraction? (See opposite page)

Adjustability of carriage tension for typists with different touch?

Carriage return for right-handed typists?

Carriage return for left-handed typists?

Ease in changing ribbons?

Ease in making corrections?

Ease of operation?

All the above features in various combinations are in the Remington Line of typewriters.

It goes without saying that Remingtons have all-sufficient speed. The typist has yet to be born who can go faster than Remington machines can print.

In each of the three Remington models shown on the opposite page totally different kinds of typewriting efficiency have been achieved. But in no case have the fundamental good qualities—ease of operation, durability and clean, clear results, been overlooked in the slightest degree.

The test of a typewriter is not on a few mechanical devices alone—but the machine's *complete adaptability to your work.*

In the Remington Line you will find typewriters for every business requirement.

Get posted on the Remington Line of typewriters now. It will save time when you buy. Write to our New York office for descriptive booklets.

REMINGTON LINE of TYPEWRITERS

The New Remington Idea

One Speedy Operation

Types your bills
Adds the items
Proves the totals

WE have told you of our general line. Now for the newest achievement.

If your clerk first writes out a bill and then *stops to foot it*—this latest Remington time-saver is needed, for bills are now automatically added and proved *while they are being typed.*

Any clerk can be accurate—eventually. This machine is accurate instantaneously.

The figures mechanically *add as fast as your typist strikes the keys.*

Your discounts automatically subtract with equal ease.

One quick operation begins and completes your bills and statements. No time is spent in addition or subtraction—*no time wasted in looking for errors or making corrections.*

The speed is limited only by the speed of your typist's fingers. Idle machines are costly. The Remington Adding and Subtracting Typewriter need never be idle.

If your typist wishes to write letters, she simply touches a lever. She then has an up-to-date *correspondence typewriter.*

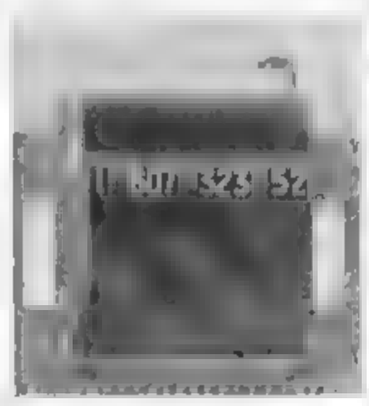
If a clerk wishes to list and add some items he has a *complete accurate adding machine.*

Said an office manager recently, "The uses to which we put this machine are so varied, that it is in operation constantly throughout the day."

Thousands of offices and retail stores, large and small, find that it saves a vast amount of time on *billing alone.*

A quick way to find out how much *you* need this epoch-making machine is to send today to our New York office for descriptive booklet, "The New Remington Idea."

Your totals are shown here as fast as the amounts are typed



Remington Standard

Smith Premier Model

Monarch Model

REMINGTON
Adding and Subtracting
TYPEWRITER
(VISIBLE MECHANISM)

THE Remington Adding and Subtracting Typewriter can be had in any of the Remington Models shown at the right.

Each is a member of the famous Remington Line.

Each is a complete easy-running typewriter, plus the adding and subtracting feature.

Each is designed and built so as to insure the maximum of durability.

Each has distinctive features designed to meet individual requirements.

Write today for booklet, "The New Remington Idea," which describes these machines in detail.

Remington Typewriter Company, Incorporated, New York City *(Branches Everywhere)*

For clear, clean, typewriter results, use Remico brand letter paper, carbon paper and ribbons. Write to our nearest office.

New model.
Improved frame.
12 better blades.
Long handle.
Perfect results
Guaranteed.

Ever-Ready Outfit with 12 "Radio" Steel Blades, Complete, $1.00

Dollars Added to the Value of This New Outfit, and Not One Cent to the Price

It is inconceivable to experts how so remarkable a razor with 12 "Radio" Steel Blades can be put into your hands for just one dollar.

The new Safety Frame we guarantee for ten years—the handle fits the stoutest fist—the case is a beauty. Last and *most* are the twelve (12—mind you) "Radio" Steel Blades that complete the dollar's worth.

Each "Radio" Steel Blade is guaranteed to shave the tenderest skin with velvety ease, and to wipe away the wiriest stubble without resistance.

If you aren't pleased with the razor you will please ask for your dollar back. You will never know what a "Joy Shave" is until you shave with the EVER-READY. If you take a substitute it's your own fault. Your local dealer will sell you or order your outfit of

'Ever-Ready' Safety Razor

"Radio" Steel Blades—10 for 50c

The new "Radio" Steel Blade is now on sale. Every user of the EVER-READY should immediately secure a package. A more wonderful improvement in a shaving blade would be impossible to imagine.

Say "EVER-READY" to your dealer and look for the trade mark face. 10 for 50c everywhere.

AMERICAN SAFETY RAZOR CO., Inc.
Makers Brooklyn, New York

Sense and Nonsense

The Gold Test

LIKE the weird remedies and tests of medicine in the Middle Ages are some of the very latest means science has devised to detect and classify forms of insanity and brain affections. Salts of gold in solution, drops of spinal fluid, bits of the tissue from the covering of a normal person's brain, and various other similar materials are the means employed.

The gold test, for instance, is now being used to prove definitely the existence of paresis, meningitis and several other forms of nervous disease, though in practice it is used mostly as corroborative proof rather than the only proof. Solutions of salt of gold of carefully graduated strength are put into test tubes, with the weakest solutions at one end of the row grading up to the strongest at the other end.

Fluid from the spinal column of the person who is being examined is then dropped into the tubes. The presence of certain kinds of brain or nervous trouble is then indicated by the colors produced in some of the tubes. The particular color produced and the strength of the solution that shows the color strongest give the clew to the kind of disease.

Another peculiar test for certain other kinds of brain trouble is to take a drop of blood from the person examined and place in it a prepared solution from a tiny particle of brain-covering of a normal person. Epilepsy causes an easily detected reaction on the combined solution, while other brain disturbances are detected by a similar process, using other materials in the same way.

The Elusive Jeopard

AN APPLICANT for a place as teacher in one of the colored schools at Louisville was being examined touching his fitness for the position. He was a small, dapper, yellow person, wearing gold spectacles, a long black coat and an abiding air of great dignity.

The examination was in part oral and syntax had been reached.

"What is your definition of the word 'jeopardized'?" asked the examiner.

The candidate's brow wrinkled.

"Which?" he inquired.

"What do you understand the word 'jeopardized' to mean?"

For just one short half-minute he hesitated. Then he answered sonorously:

"In reply to yo' question I would state that that would refer to any act committed by a jeopard."

The President's Privilege

PRESIDENT WILSON has had his nails manicured by a professional manicure just once in his life. That once was after he was elected President and before he was inaugurated.

He had some time in New York and decided to use it in a visit to a manicure. A fluffy blond person officiated with the orange stick and pumice.

She took the hand of the future President, began operations and began conversation at the same time.

"Where do you live?" she asked archly.

"In Princeton, New Jersey," Mr. Wilson replied.

"Oh," she said ecstatically, "what a privilege! Have you ever seen the house in which Mr. Cleveland lived?"

Ready Wrapped

A SECRETARY for a Massachusetts congressman had never seen a cotton seed. A few days ago he happened to be in the office of a representative from the South and saw several small sacks on the floor.

"What are those?" he asked.

"Cotton seed furnished by the Department of Agriculture for distribution down our way," the Southerner explained.

A sack was opened and the Yankee examined the cotton seed with great interest. He picked up some and observed the lint that clings closely to the seed. He pulled at this, but was not successful in removing any of the lint.

"My!" he said. "The Department certainly treats you fellows fine. Just think of wrapping up each seed so carefully in cotton! How do they do that?"

The Latest in Lenses

A CAMERA that will take seven pictures at once—all taken from different directions—and then blend them into one photograph is being used for taking pictures from balloons in Germany.

The seven lenses are arranged in a circle, each pointing down at an angle of forty-five degrees; so that the face of the combination camera, seen from below as it swings under a balloon, looks like the inside of a dish.

Pictures taken by this camera give a panoramic view of the ground; and by the new science of mapping from photographs they furnish the necessary data for a very reliable map of the section, with the distances all represented properly.

New Fire Alarms

A FIRE ALARM which discriminates between ordinary heat and any fire that may start, and another which makes more racket the hotter the fire is, are two additions to the great number of recent automatic fire alarms. The discriminating alarm is based on the theory that a dangerous fire will cause a sudden rise in temperature in a room, but that ordinary temperature changes due to heating systems or to the weather are slow.

The new alarm pays attention only to the sudden change.

One thick glass tube and one thin glass tube contain liquids that will vaporize and make pressure in the tubes when they are heated, and the alarm will ring when the pressure in the thin tube is greater than in the other.

With a slow increase of heat the liquid in both tubes vaporizes at about the same rate, but with a sudden heat the thin tube acts more promptly.

The other fire alarm is based on the electric resistance of a metal. It can be dropped by a cord into a ship's hold, for instance, and if there is heat there it will ring gently or vigorously—in accordance with the degree of the heat.

A Clear Windshield

A DOCTOR living in a rainy climate, whose calls took him out often in wet weather, undertook the problem of maintaining clear vision through the windshield of his automobile regardless of rain; and he succeeded in making a prescription that would do the work.

The prescription calls for one ounce of water, two ounces of glycerine and one dram of salt. This is poured on a piece of gauze and then wiped over the glass, care being taken to have all the strokes downward. The effect of the treatment is to prevent raindrops from clinging to the glass.

Star Gazing

IT IS not often that Representative Mann, of Illinois, is stopped in debate; but Representative Fowler, from Mann's own state, sewed up the doughty leader of the Republicans the other day.

A bill relating to the importation of convict-made goods was under consideration and the discussion had taken a wide range and had reached the foreign child-labor phase. After a time Mann offered an amendment.

Fowler rose and told a story of a man who was peddling telescopes in the old days in Illinois. He stopped at a farmhouse. The farmer had never seen a telescope and was much interested. The peddler explained the workings of the telescope and told him to look at the moon with it.

The farmer adjusted it and looked at the moon. He walked round the yard with the telescope glued to his eye, gazing at the sky, fell into a cistern and was drowned.

At the funeral the children were overcome with grief, but the widow retained her composure.

One of the girls said:

"Ma, don't you think that was an awful way for pa to die?"

"I don't see that it makes much difference," the widow replied. "If your father had been looking at things closer to home he would be alive now."

"That is very smart!" was all Mann could think of in retort.

Sincerity Clothes

Young Men's *Personality* in Clothes

If you're a young man, or feel young, you probably want your clothes to *suggest* youth. You prefer garments that are sprightly and yet in good taste.

You will find that in

Sincerity Clothes

They will meet your utmost requirements as to fabric, workmanship, and especially that difficult thing to find—*personality*. They are *distinctively thoroughbred* garments.

See these clothes at your nearby *Sincerity* dealer. A post card brings his name and our new Style Book.

Kuh, Nathan & Fischer Co.

Chicago

MY SON

(Continued from Page 22)

spend the whole evening in the kitchen. With the cook stove piled full of wood, a red tablecloth over the kitchen table, with the kerosene lamp throwing out its soft light, with the pans and kettles shining and the tea-kettle singing on the back of the stove, I don't want any better place. As a matter of fact we stayed on here this evening unconsciously. Ruth and Jane brought out their sewing and sat down by the table. Offhand Ruth appeared to do nothing but listen as she bent her head over her work. But every now and then she lifted her eyes and smiled in a way that clinched an argument, or put in just the word to keep the talk along the right track.

I watched young Moulton and I saw that nothing we said had half the effect that just Ruth's sweet presence had. The big, brave facts of life, the sweet, sane facts of life, always hovered about her. Sitting there by the lamp in our kitchen mending a tear in Billy Junior's rompers, she expressed things that even a young man could understand. Wealth in dollars, worldly ambition of the noisy sort, the gaudy show features of life, all faded into insignificance when compared with such sterling realities as Ruth expressed.

I didn't say any of the things I had intended to say. I watched this vigorous young college athlete, eager for life that was as yet meaningless to him, and saw him glimpse a meaning in it. I watched him puff his pipe and saw new hopes born within him. I don't believe the minister in his baccalaureate sermon did as much as this for him or the orator of the day with his phrases, his lofty thoughts and wide gestures. It was late in the evening before the talk became very personal, and then Ruth said, as she rested her sewing in her lap for a moment:

"I'm almost as glad as your father that you're back home again, Horace. There are so many things here waiting for the young men to do."

The boy took his pipe from his mouth and leaned forward with his elbows on his knees.

"I never thought of there being anything to do here," he said.

"Oh, do you think we are all quite perfect?" she laughed.

"I meant there didn't seem to be any big things," he said. "I've sort of felt I wanted to get into the city game. That's where most of the fellows are going."

"Yes," said Ruth, "that's where most of them are going. That makes it all the more important for some of them not to go, doesn't it?"

"But all the big chances are there," said Horace.

"I wonder," said Ruth, as though thinking—"I wonder what you call the big chances, Horace."

"The big chances in business and politics," he said.

"Chances for doing good?"

"In a way," he said.

She raised her blue eyes to his and I saw the boy look into them and blush. If his answer was not written there it was written in another pair of eyes somewhere waiting for him.

"There are so many chances right here," said Ruth. "We farmers count for something in the world, don't we?"

"It's a good thing we have the farmers to offset some of the big business done in town," said Dick.

Then in some way the talk drifted to the country store.

"It counts for a lot in the country town," I said; "and might be made to count for a lot more."

"Eh?" said Horace. "What about that, dad?"

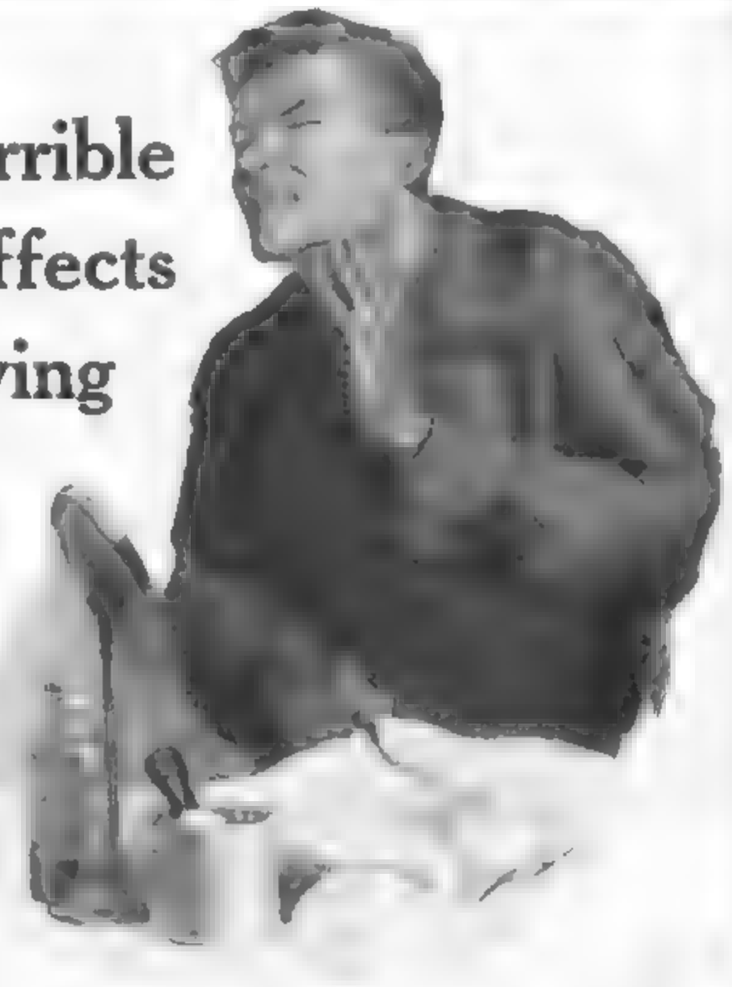
"I've thought of it," said Moulton. "If I was ten years younger I'd certainly try it."

"It's a job for a young man," I said. "It's a job for a man who won't wait for his customers but who'll make them."

"How make them?" said Horace.

"The way the railroads are doing; the way the mail-order houses are doing," I said. "The day has gone by when men accept existing conditions and make the best of them; the keynote of progress today is to make the conditions of the best. The railroads don't wait any more for business to come to them; they make business. If traffic falls off along their lines they go after immigrants, loan them money to buy their

The horrible after-effects of shaving



EVERY man has felt them; many experience them every time they shave.

Don't have them—Hot, smarting skins, ingrowing hairs, unsightly face eruptions, belong back in the Dark Ages of shaving.

There is a Shaving Cream which will give you a quick, smooth, delightful shave, with *no* "scrubbing after-effects." It lathers up with the brush almost instantly, requiring none of the mussy "rubbing in" with the fingers, which irritates and makes the skin tender.

Most important of all, **it contains no free caustic nor other irritant,** which are the chief causes of the painful and distressing features of shaving

Hundreds of letters have been received from men who now know the *real cause of their former shaving troubles.* For years they blamed their razors—now they have no cause for complaint—the creamy, instant beard-softening lather of

MENNEN'S
Shaving Cream
Solved their troubles

One of these converts to Mennen's says: "Prior to the time I used your cream, shaving was a torture that had to be endured. My razor pulled while shaving and my face smarted afterwards. I used numerous kinds of soaps, powders, creams, etc., finally deciding it was the fault of my razor, so I bought different razors, all to no purpose. Now, in using your cream, I can use any of the razors with the same good effect—no pulling while shaving, and no smarting afterwards."

Another writes: "It seemed as if it were impossible to find a shaving soap or cream with entire freedom from smarting, until I used your shaving cream. The after-effects were both surprising and delightful, and I knew for the first time the joy of a perfect shave

Another: "My skin is extremely tender and never before could I shave for several days in succession until using your cream, and now the trouble has been completely overcome. It has a soothing after-effect on the skin I find to be marvelous, while its beard-softening properties are simply great."

Mennen's Shaving Cream is put up in sanitary airtight tubes with handy, hexagon screw tops. You will never know what it can do for your face until you try it

At all dealers—25 cents.

Send 10c for a demonstrator tube, good for 50 shaves. Gerhard Mennen Co., Newark, N. J. Makers of the celebrated Mennen's Borated and Violet Talcum Toilet Powders and Mennen's Cream Dentifrice.

The Mennen Way saves your face and your time.

Apply Mennen's Shaving Cream direct to the face.

Work up the lather with the brush (no mussy "rubbing in" with fingers necessary)

Shave your entire face (no re-stropping nor re-lathering). No after smarting.

The Howard Watch

THE predominance of the HOWARD Watch among yachting men illustrates some interesting conditions in American business and professional life.

There is in this country no exclusively yachting class, as such. Practically every American yachtsman is a man of affairs, who finds his greatest relaxation on the water, and who takes his HOWARD Watch with him when he goes aboard.

The thing that makes him a yachtsman and an American disposes him to like the HOWARD Watch—with its fine traditions, its trim, racy lines, and its way of showing its clean American heels to the talent of the watch-making world.

The wonderful character of the HOWARD Watch is that it meets men of so many different kinds and occupations on their own ground. Men in commerce, in the technical industries, in the professions, in official life.

A HOWARD Watch is always worth what you pay for it.

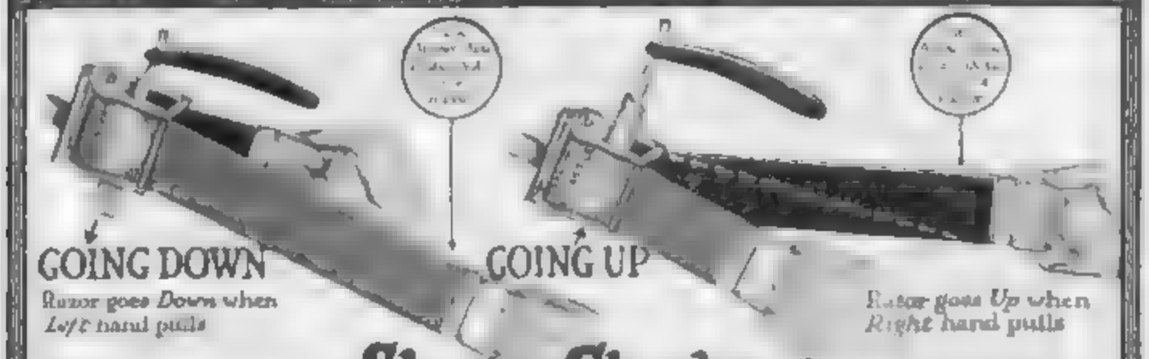
The price of each watch is *fixed* at the factory and a printed ticket attached—from the 17-jewel *(double roller)* in a Crescent *Extra* or Boss *Extra* gold-filled case at $40, to the 23-jewel in 18K gold case at $170—and the EDWARD HOWARD model at $350.

Not every jeweler can sell you a HOWARD Watch. Find the HOWARD jeweler in your town and talk to him. He is a good man to know.

Admiral Sigsbee has written a little book, "The Log of the HOWARD Watch," giving the record of his own HOWARD in the U. S. Navy. You'll enjoy it. Drop us a post card, Dept. N, and we'll send you a copy.

E. HOWARD WATCH WORKS
BOSTON, MASS.
Canadian Wholesale Depot: Lumsden Bldg., Toronto

Sharpens *every* kind of old-style razor and *every* make of safety-razor blade



Kanner's *Slyde-Stroke* Stropper

—*perfect* shaves from *any* razor—old-style or safety!

There's only one *right* way to strop a razor—the Slyde-Stroke. Kanner's Slyde-Stroke Stropper does that perfectly. It's the razor-edge that moves—the strop goes back and forth in a long, flat stroke which gives a perfect heel-to-toe stroke and puts a keen, smooth edge on any razor, better and quicker than the best barber can do it by hand. It fits *all* razors, old style or safety. It can't get out of order or cut the strop. Anybody can use it.

Stop wasting good safety-blades! Stop scraping with dull razors! Get Kanner's *Slyde-Stroke* Stropper and see for yourself that perfect stropping means perfect shaving—*always!*

Accept no substitute—if the blade-holder doesn't move up and down it isn't a Slyde-Stroke.

3000 good stores sell Slyde-Stroke Stroppers. Or send us $2.50 and we will mail you one postpaid and positively guaranteed to give you satisfaction.

At good stores everywhere $2.50 (Canada $3.00) or postpaid by mail

(Dealers: *Now* is the time to write for our offer!)

SAMUEL KANNER, 554 Broadway, New York

land, put up their houses and barns, even furnish them with stock. They create traffic by creating prosperity."

"A railroad can do that sort of thing," said Horace.

"They haven't done it until recently," I said. "It's a brand-new idea. It's modern business. The railroads aren't the only ones who are doing it. There's a mail-order house that recently appropriated one million dollars to be given to the farmers; one thousand dollars to a county to be used for promoting better farming. There's modern business for you."

"Jove!" said Horace, rising to his feet; "there's a field big enough for any man!"

"It doesn't make much difference today where your office is," I said. "You can get into touch with as much of the world as you're big enough to handle wherever you are."

The boy of course did not make up his mind right there and then to remain in the village, but the evening started him to thinking. He came over several times after this and struck up a friendship with Dick that has steadily grown.

Horace, before making up his mind, spent the whole summer in his father's store. He went over his father's books for the last twenty years, studying the nature of the business done and the changes in the character of the business. The thing that impressed him most was the rapid decline in bad debts which had taken place in the last few years. It began the first season of the Pioneer Club and the Pioneer Products Company and had become now almost a negligible item.

But in the end I don't think it was these business facts that so much decided Horace to tackle life right at home as it was the talks he had with Ruth. She had done a lot of serious thinking during the last few years in connection with her own boys and had reached some pretty definite conclusions.

"Do you know," she said to Horace, "I think what we need today is big men who will accept the little duties of life, if you call them little. We need big men who will tackle plain everyday business and not hunger after the presidencies of big corporations; we need big men who will help lift up plain, everyday politics without using that as a stepping stone to get to Congress; we need big men in our villages as well as in our cities; we need big men on our farms. We need those big men to lead their big lives among ordinary folk, content with what they do rather than what they get. I suppose it's natural for every mother to want her son to be president of the United States, but I don't feel that way about Billy Junior. If he will be just good and brave and ordinary I won't care. If he will just settle down here and marry and rear good children I'll be satisfied."

"And you wouldn't care if he never got rich or famous?" said Horace.

"I wouldn't care if he never got rich or famous enough to be known to the daily papers," said Ruth. "I want him to have just money enough to do the good things he wants to do and not have to worry, and I want him to be famous just among his own. It seems to me, Horace, that it's more important to have people speak of just Bill Carleton with pride than it is to find it necessary first to win a title before any pride is felt. It's even more important to the country. Bill Carleton, of Brewster, can be just as important as Senator Carleton, of Massachusetts, or Maine, or Montana."

"And Horace Moulton, of Brewster, as important as the Honorable Horace Moulton, president of the Blank Trust Company, vice-president of the And So Forth corporations?"

"Why not, Horace?"

"It's a queer way of looking at it, but I don't know but what you're right."

"It's the way it was done in the old days and it made this nation. When we needed a big man we found him tucked away in some small village. We found Washington there; we found Lincoln there; we found Grant there. We need to develop just such men and keep them in reserve. There's ambition enough for you. Be ready even if you're not called, and in the mean while use your big strength doing the big little things that are getting neglected."

So it happened that in the fall the old sign over Moulton's grocery store was taken down and a new one put in its place. And the new sign read like this: "Horace Moulton & Son, Grocers."

(TO BE CONCLUDED)

DUFF makes more jacks than any other maker in the world.

DUFF builds jacks for every lifting and leverage purpose in the world.

DUFF represents at all times the most advanced and efficient development in ALL types of jacks.

BECAUSE of this pre-eminent position, Duff is the great clearing house for all new jack ideas, as well as the most active source of improvements in its own organization. Duff adoption of any jack device or improvement means that it becomes immediately and deservedly standard.

For great bridge building operations, for big engineering projects like the Panama Canal, the lifting and leverage problems are solved by Duff. Duff-built

HIGH-SPEED JACKS

are standard equipment for railroads, locomotive and car works, street and suburban railway systems, and for automobile and motor truck service.

FOR 1914, many valuable jack improvements are embodied in

Genuine Duff-built

BARRETT AUTOMOBILE JACKS

Foremost of these is the new adjustable Footlift, which eliminates the problem of varying front and rear axle heights by providing a toe that is instantly adjustable to suit these varying heights.

The Footlift, here shown as regular equipment on a Barrett No. 088 Jack, can be permanently set at any height below the top lift to fit under the lower axle of any car.

Barrett Jacks are notable for ease and convenience of operation: for reliable efficiency and durability. Any car not Barrett-equipped is handicapped severely. Full information, advice and prices on any type of lifting jack will be promptly sent on request.

THE DUFF MFG. CO.
PITTSBURGH, PA.
(Established 1883)
New York
50 Church Street
Chicago
People's Gas Building

Barrett No. 08 Auto Jack: same as the Barrett No. 088 shown above, but without the Footlift. A ton-capacity Jack with a 6½ inch raise, with malleable iron base and every part finished up to the Barrett standard of efficiency.

Punctures 90% Less

Investigations prove that with "Nobby Tread" Tires punctures are 90% less than with the average tire.

The big, thick "nobs" on "Nobby Tread" Tires stand out so far from the shoe that nails, glass, sharp stones, etc., hardly ever reach the shoe.

Study the "nobs," their size, their thickness, and the way they are placed, and you will understand why.

And remember this—you have got to wear out these big, thick, tough "nobs" before you even start to wear out the extra strong tire underneath—that is one reason why experts call "Nobby Treads"

Two Tires in One

The original wear-resisting quality, the quantity of rubber, the methods of construction—all have been rigidly maintained in "Nobby Tread" Tires, and maintained regardless of cost and regardless of price competition.

"Nobby Tread" Tires are the largest selling high-grade anti-skid tires in the world, and they are REAL anti-skid Tires.

Based upon their remarkable mileage records

"Nobby Tread" Tires

are now sold under our regular warranty—perfect workmanship and material—BUT any adjustments are on a basis of

5,000 Miles

Thousands upon thousands of veteran motorists now use "Nobby Tread" Tires on their front and rear wheels through all seasons, because they are such phenomenal mileage tires and real anti-skid tires.

United States Tire Company

DO NOT BE TALKED INTO A SUBSTITUTE

Your own dealer or any reliable dealer can supply you with "Nobby Tread" Tires. If he has no stock on hand, insist that he get them for you at once—or go to another dealer.

Note This:—Dealers who sell UNITED STATES TIRES sell the best of everything.

DELCO

The Most Interesting Story that the Salesman has to Tell Is the Delco Story

YES—and the most interesting part of the car to the prospective buyer is the Delco equipment.

Almost every prospective buyer knows that this remarkable system of cranking, lighting and ignition is the pioneer in its field—that it has in three short years practically revolutionized the automobile industry, and that it has been adopted as standard equipment by many of the most successful automobile manufacturers in the world.

He knows that more than 100,000 Delco equipped cars are now in use, and that the owners of these cars are universally enthusiastic in their commendation of Delco reliability and efficiency.

He knows that every dealer who sells Delco equipped cars is a practical service man for the Delco system, insuring the owners of these cars the same intelligent attention in the care of their electrical equipment that they receive on the rest of the car.

And—knowing these things in a broad general way it is very natural that his first question to the motor car salesman should be "Tell me about the Delco."

And—it is just as natural that the salesman should grow enthusiastic as he throws back the hood and displays the compact business-like little single unit machine snugly installed alongside the engine.

It is a single unit instead of two or three units, he explains, because the single unit is the ideal form—It is less bulky, less complicated, lighter in weight, requires less wiring—and its three-year record in actual service proves that it expresses the highest possible type of efficiency.

Then this enthusiastic salesman traces out the wiring and shows how simple and direct it is—A single wire from motor-generator to battery, with no switches or complications of any kind.

He points to the gearing—from the motor direct to the fly wheel—thus giving greater leverage and less complication than if chains were used to crank the engine.

He grows eloquent over Delco ignition—explaining how simple and direct it is—how unfailingly reliable—and how completely it has demonstrated its efficiency on 100,000 Delco equipped cars—Incidentally he will call attention to the widespread recognition that has recently developed of the superiority of this type of ignition.

And finally, he will come to the Delco battery—Not just an ordinary battery, he will explain—but a battery specially built to Delco specifications—and that is a perfect marvel in its ability to stand up under rough usage and maintain its efficiency—No one knows how long Delco batteries will last. Thousands of them have been in use two to three years and are apparently in as good shape today as they were when new.

These are some of the things that the salesman will explain, and he will emphasize them all by demonstrating how staunchly Delco equipment is put together—the heavy wiring and unbreakable connections—the beautiful machining and watchlike accuracy of the parts. And as a final clincher he will refer you to 100,000 owners of Delco equipped cars who are demonstrating in day after day, and month after month service the unfailing reliability of Delco equipment

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THE STREET OF SEVEN STARS

(Continued from Page 25)

the evening of the following day, for Vienna. The strain of the confession was over, but he was a victim of sickening dread. To one thing only he dared to pin his hopes. Anita had said she cared, cared a great deal. And, after all, what else mattered? The story had been a jolt, he told himself. Girls were full of queer ideas of right and wrong, bless them! But she cared. She cared!

He arrived in Vienna at nine o'clock that night. The imminence of his interview with Marie hung over him like a cloud. He ate a hurried supper, and calling up the Doctors' Club by telephone found Peter's address in the Siebensternstrasse. He had no idea, of course, that Marie was there. He wanted to see Peter to learn where Marie had taken refuge, and incidentally to get from Peter a fresh supply of moral courage for the interview. For he needed courage. In vain on the journey down had he clothed himself in armor of wrath against the girl; the very compartment in the train provoked softened memories of her. Here they had bought a luncheon, there Marie had first seen the Rax. Again at this station she had curled up and put her head on his shoulder for a nap. Ah, but again, at this part of the journey he had first seen Anita!

He took a car to the Siebensternstrasse. His idea of Peter's manner of living those days was exceedingly vague. He had respected Peter's reticence, after the manner of men with each other. Peter had once mentioned a boy he was looking after, in excuse for leaving so soon after the accident. That was all.

The house on the Siebensternstrasse loomed large and unlighted. The street was dark, and it was only after a search that Stewart found the gate. Even then he lost the path, and found himself among a group of trees, to touch the lowest branches of any of which resulted in a shower of raindrops. To add to his discomfort some one was walking in the garden, coming toward him with light, almost stealthy steps.

Stewart by his tree stood still, waiting. The steps approached, were very close, were beside him. So intense was the darkness that even then all he saw was a blacker shadow, and that was visible only because it moved. Then a hand touched his arm, stopped as if paralyzed, drew back slowly, fearfully.

"Good heavens!" said poor Harmony faintly.

"Please don't be alarmed. I have lost the path." Stewart's voice was almost equally nervous. "Is it to the right or the left?"

It was a moment before Harmony had breath to speak. Then:

"To the right a dozen paces or so."

"Thank you. Perhaps I can help you to find it."

"I know it quite well. Please don't bother."

The whole situation was so unexpected that only then did it dawn on Stewart that this blacker shadow was a countrywoman speaking God's own language. Together, Harmony a foot or so in advance, they made the path.

"The house is there. Ring hard, the bell is out of order."

"Are you not coming in?"

"No. I—I do not live here."

She must have gone just after that. Stewart, glancing at the dark façade of the house, turned round to find her gone, and a moment later heard the closing of the gate. He was bewildered. What sort of curious place was this, a great looming house that concealed in its garden a fugitive American girl who came and went like a shadow, leaving only the memory of a sweet voice strained with fright?

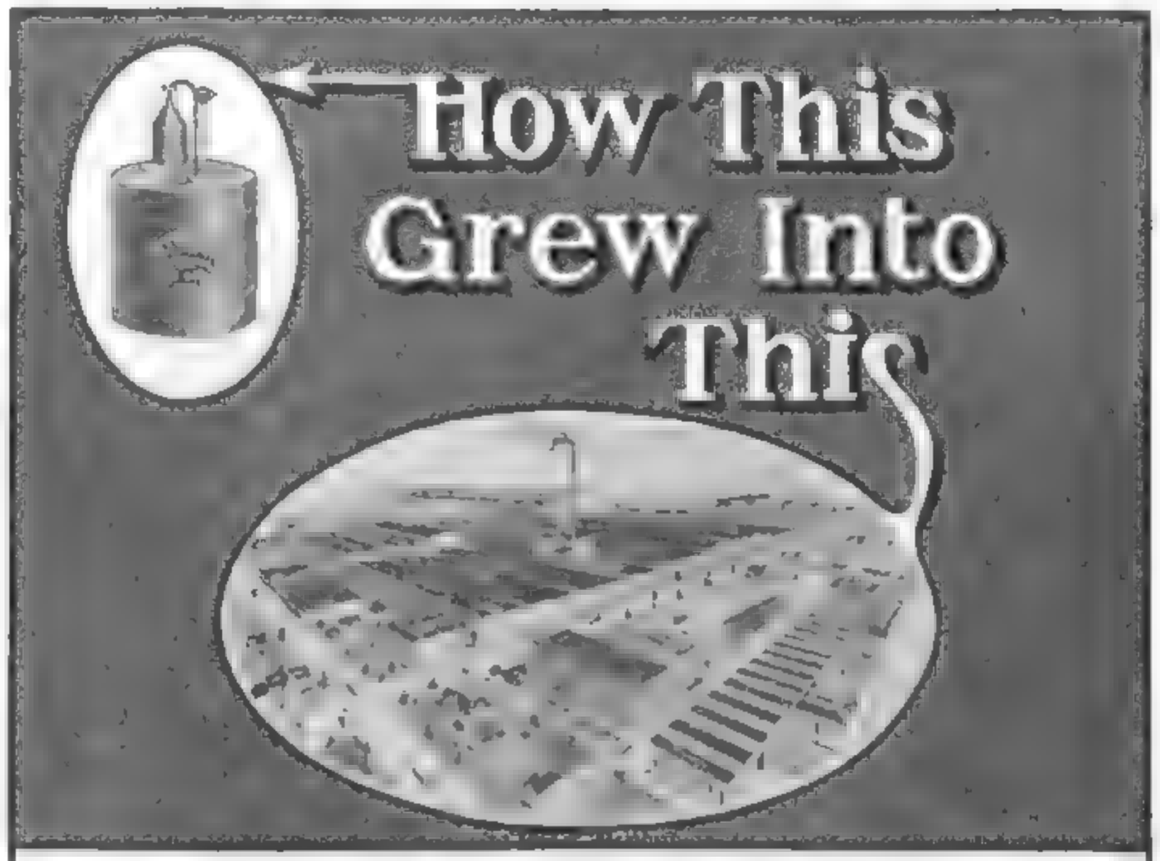
Stewart was full of his encounter as he took the candle the *portier* gave him and followed the gentleman's gruff directions up the staircase. Peter admitted him, looking a trifle uneasy, as well he might with Marie in the salon.

Stewart was too preoccupied to notice Peter's expression. He shook the rain off his hat, smiling.

"How are you?" asked Peter dutifully.

"Pretty good, except for a headache when I'm tired. What sort of a place have you got here anyhow, Byrne?"

"Old hunting lodge of Maria Theresa," replied Peter, still preoccupied with Marie



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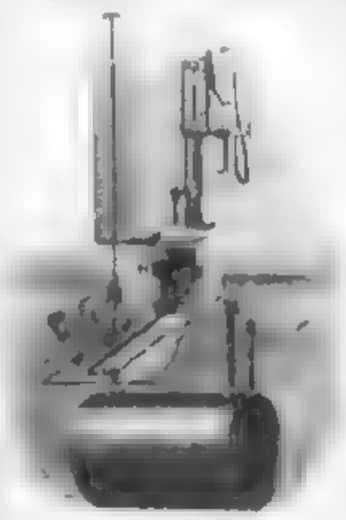

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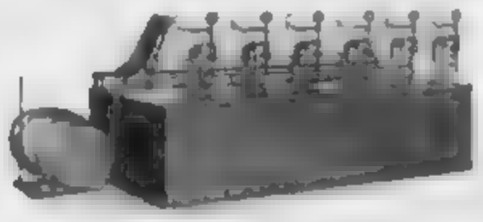

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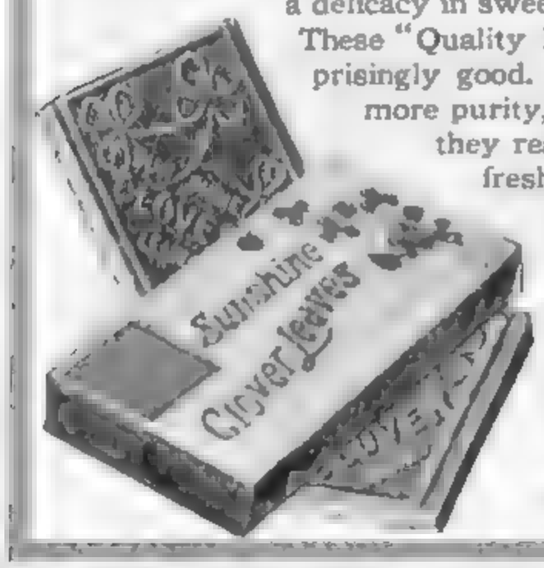

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and what was coming. "Rather interesting old place."

"Rather," commented Stewart, "with goddesses in the garden and all the usual stunts."

"Goddesses?"

"Ran into one just now among the trees. 'A woman I foreswore, but thou being a goddess I foreswore not thee.' English-speaking goddess, by George!"

Peter was staring at him incredulously; now he bent forward and grasped his arm in fingers of steel.

"For heaven's sake, Stewart, tell me what you mean! Who was in the garden?"

Stewart was amused and interested. It was not for him to belittle a situation of his own making, an incident of his own telling.

"I lost my way in your garden, wandered among the trees, broke through a hedgerow or two, struck a match and consulted the compass ——"

Peter's fingers closed.

"Quick," he said. Stewart's manner lost its jauntiness.

"There was a girl there," he said shortly. "Couldn't see her. She spoke English. Said she didn't live here, and broke for the gate the minute I got to the path."

"You didn't see her?"

"No. Nice voice though. Young."

The next moment he was alone. Peter in his dressing gown was running down the staircase to the lower floor, was shouting to the *portier* to unlock the door, was a madman in everything but purpose. The *portier* let him out and returned to the bedroom.

"The boy above is worse," he said briefly. "A strange doctor has just come, and but now the Herr Doktor Byrne runs to the drugstore."

The *portier's* wife shrugged her shoulders even while tears filled her eyes.

"What can one expect?" she demanded. "The good Herr Gott has forbidden theft and Rosa says the boy was stolen. Also the druggist has gone to visit his wife's mother."

"Perhaps I may be of service; I shall go up."

"And see for a moment that hussy of the streets! Remain here. I shall go."

Slowly and ponderously she climbed the stairs.

Stewart, left alone, wandered along the dim corridor. He found Peter's excitement rather amusing. So this was where Peter lived, an old house, isolated in a garden where rambled young women with soft voices. Hello, a youngster asleep! The boy, no doubt.

He wandered on toward the lighted door of the salon and Marie. The place was warm and comfortable, but over it all hung the indescribable odor of drugs that meant illness. He remembered that the boy was frail.

Marie turned as he stopped in the salon doorway, and then rose, white-faced. Across the wide spaces of the room they eyed each other. Marie's crisis had come. Like all crises it was bigger than speech. It was after a distinct pause that she spoke.

"Walter, I am sorry. Do you hate me?" She had dropped the familiar "thou."

Stewart crossed the room until only Peter's table and lamp stood between them.

"I didn't mean to be brutal," he said rather largely, entirely conscious of his own magnanimity. "It was pretty bad up there and I know it. I don't hate you, of course. That's hardly possible after—everything."

"You—would take me back?"

"No. It's over, Marie. I wanted to know where you were, that's all; to see that you were comfortable and not frightened."

Marie put a hand to her throat.

"It is the American, of course."

"Yes."

She staggered a trifle, recovered, threw up her head. "Then I wish I had killed her!"

No man ever violently resents the passionate hate of one woman for her rival in his affections. Stewart, finding the situation in hand and Marie only feebly formidable, was rather amused and flattered by the honest fury in her voice. The mouse was under his paw; he would play a bit.

"You'll get over feeling that way, kid. You don't really love me."

"You were my God, that is all."

"Will you let me help you—money, I mean?"

"Keep it for her."

"Peter will be here in a minute." He bent over the table and eyed her with his old,

(Continued on Page 61)

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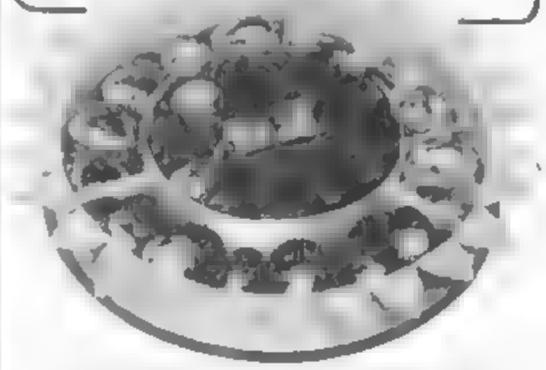

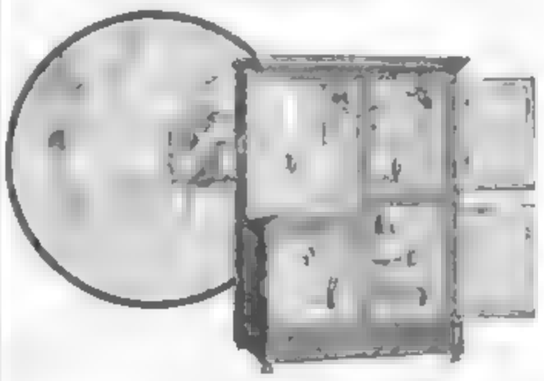

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THE AMERICAN TOBACCO COMPANY

(Continued from Page 58)

half bullying, half playful manner. "Come round here and kiss me for old times."

"No!"

"Come."

She stood stubbornly still, and Stewart, still smiling, took a step or two toward her. Then he stopped, ceased smiling, drew himself up.

"You are quite right and I'm a rotter." Marie's English did not comprehend "rotter," but she knew the tone. "Listen, Marie, I've told the other girl, and there's a chance for me anyhow. Some day she may marry me. She asked me to see you."

"I do not wish her pity."

"You are wasting your life here. You cannot marry, you say, without a *dot*. There is a chance in America for a clever girl. You are clever, little Marie. The first money I can spare I'll send you—if you'll take it. It's all I can do."

This was a new Stewart, a man she had never known. Marie recoiled from him, eyed him nervously, sought in her childish mind for an explanation. When at last she understood that he was sincere she broke down. Stewart, playing a new part and raw in it, found the situation irritating. But Marie's tears were not entirely bitter. Back of them her busy young mind was weaving a new warp of life, with all of America for its loom. Hope that had died lived again. Before her already lay that great country where women might labor and live by the fruit of their labor, where her tawdry past would be buried in the center of distant Europe. New life beckoned to the little Marie that night in the old salon of Maria Theresa, beckoned to her as it called to Stewart, opportunity to one, love and work to the other. To America!

"I will go," she said at last simply. "And I will not trouble you there."

"Good!" Stewart held out his hand and Marie took it. With a quick gesture she held it to her cheek, dropped it.

Peter came back half an hour later, downcast but not hopeless. He had not found Harmony, but life was not all gray. She was well, still in Vienna, and—she had come back! She had cared then enough to come back. Tomorrow he would commence again, would comb the city fine, and when he had found her he would bring her back, the wanderer, to a marvelous welcome.

He found Stewart gone, and Marie feverishly overhauling her few belongings by the salon lamp. She turned to him a face still stained with tears but radiant with hope.

"Peter," she said gravely, "I must prepare my outfit. I go to America."

"With Stewart?"

"Alone, Peter, to work, to be very good, to be something. I am very happy, although —— Peter, may I kiss you?"

"Certainly," said Peter, and took her caress gravely, patting her thin shoulder. His thoughts were in the garden with Harmony, who had cared enough to come back.

"Life," said Peter soberly, "life is just one damned thing after another, isn't it?"

But Marie was anxiously examining the hem of a skirt.

The letter from Anita reached Stewart the following morning. She said:

I have been thinking things over, Walter, and I am going to hurt you very much—but not, believe me, without hurting myself. Perhaps my uppermost thought just now is that I am disappointing you, that I am not so big as you thought I would be. For now, in this final letter, I can tell you how much I cared. Oh, my dear, I *did* care!

But I will not marry you. And when this reaches you I shall have gone very quietly out of your life. I find that such philosophy as I have does not support me tonight, that all my little rules of life are inadequate. Individual liberty was one—but there is no liberty of the individual. Life—other lives—press too closely. You, living your life as seemed best and easiest, and carrying down with you into shipwreck the little Marie and—myself!

For, face to face with the fact, I cannot accept it, Walter. It is not only a question of my past against yours. It is of steady revolt and loathing of the whole thing; not the flash of protest before one succumbs to the inevitable, but a deep-seated hatred that is a part of me and that would never forget.

You say that you are the same man I would have married, only more honest for concealing nothing. But—and forgive me this, it insists on coming up in my mind—were you honest really? You told me, and it took courage, but wasn't it partly fear? What motive is unmixed? Honesty—and fear, Walter. You were preparing against a contingency although you may not admit this to yourself.

I am not passing judgment on you. God forbid that I should! I am only trying to show you what is in my mind, and that this break is final. The revolt is in myself, against something sordid and horrible which I will not take into my life. And for that reason time will make no difference.

I am not a child, and I am not unreasonable. But I ask a great deal of this life of mine that stretches ahead, Walter—home and children, the love of a good man, the fulfillment of my ideals. And you ask me to start with a handicap. I cannot do it. I know you are resentful, but—I know that you understand.

ANITA.

XXV

THE little Georgiev was in trouble those days. The Balkan engine was threatening to explode, but continued to gather steam, with Bulgaria sitting on the safety valve. Austria was mobilizing troops, and there were long conferences in the Burg between the emperor and various bearded gentlemen, while the military prayed in the churches for war.

The little Georgiev hardly ate or slept. Much hammering went on all day in the small room below Harmony's on the Wollbadgasse. At night, when the man in the green velours hat took a little sleep, mysterious packages were carried down the whitewashed staircase and loaded into wagons waiting below. Once on her window-sill Harmony found among the pigeons a carrier pigeon with a brass tube fastened to its leg.

On the morning after Harmony's flight from the garden in the Street of Seven Stars, she received a visit from Georgiev. She had put in a sleepless night, full of heart-searching. She charged herself with cowardice in running away from Peter and Jimmy when they needed her, and in going back like a thief the night before. The conviction that the boy was not so well brought with it additional introspection—her sacrifice seemed useless, almost childish. She had fled because two men thought it necessary, in order to save her reputation, to marry her; and she did not wish to marry. Marriage was fatal to the career she had promised herself, had been promised. But this career, for which she had given up everything else—would she find it in the workroom of a dressmaker?

Ah, but there was more to it than that. Suppose—how her cheeks burned when she thought of it!—Suppose she had taken Peter at his word and married him? What about Peter's career? Was there any way by which Peter's poverty for one would be comfort for two? Was there any reason why Peter, with his splendid ability, should settle down to the hack work of general practice, the very slough out of which he had so painfully climbed?

Either of two things—go back to Peter, but not to marry him, or stay where she was. How she longed to go back only Harmony knew. There in the little room, with only the pigeons to see, she held out her arms longingly. "Peter!" she said. "Peter, dear!"

She decided, of course, to stay where she was, a burden to no one. The instinct of the young girl to preserve her good name at any cost outweighed the vision of Peter at the window, haggard and tired, looking out. It was Harmony's chance, perhaps, to do a big thing: to prove herself bigger than her fears, stronger than convention. But she was young, bewildered, afraid. And there was this element, stronger than any of the others—Peter had never told her he loved her. To go back, throwing herself again on his mercy, was unthinkable. On his love—that was different. But what if he did not love her? He had been good to her; but then Peter was good to every one.

There was something else. If the boy was worse what about his mother? Whatever she was or had been, she was his mother. Suppose he were to die and his mother not see him? Harmony's sense of fairness rebelled. In the small community at home mother was sacred, her claims insistent.

It was very early, hardly more than dawn. The pigeons cooed on the sill; over the ridge of the church roof, across, a luminous strip foretold the sun. An oxcart, laden with vegetables for the market, lumbered along the streets. Puzzled and unhappy,

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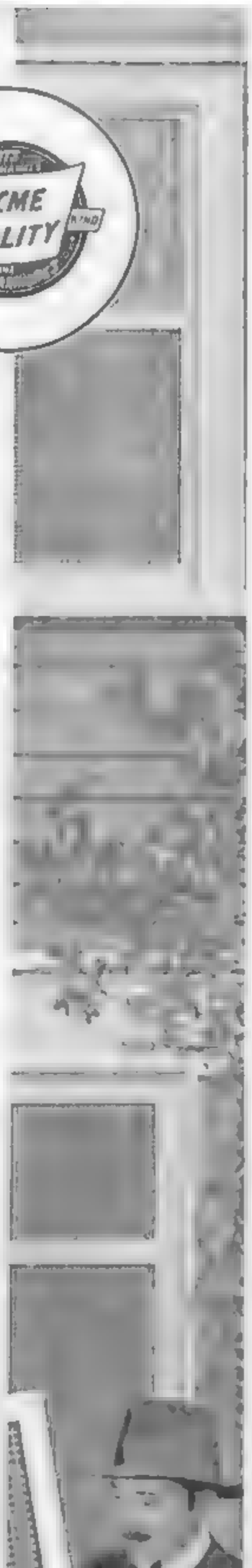

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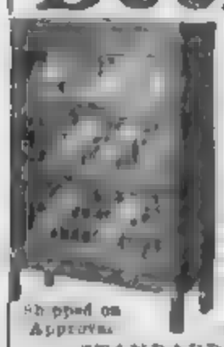

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Harmony rose and lighted her fire, drew on her slippers and the faded silk kimono with the pink butterflies.

In the next room the dressmaker still slept, dreaming early morning dreams of lazy apprentices, overdue bills, complaining customers.

Harmony moved lightly not to disturb her. She set her room in order, fed the pigeons—it was then she saw the carrier with its message—made her morning coffee by setting the tiny pot inside the stove. And all the time, moving quietly through her morning routine, she was there in that upper room in body only.

In soul she was again in the courtyard back of the old lodge, in the Street of Seven Stars, with the rabbits stirring in the hutch, and Peter, with rapt eyes, gazing out over the city. Bed, toilet table, coffee pot, Peter; pigeons, rolls, Peter; sunrise over the church roof and Peter again. Always Peter!

Monia Reiff was stirring in the next room. Harmony could hear her, muttering and putting coal on the stove and calling to the Hungarian maid for breakfast. Harmony dressed hastily. It was one of her new duties to prepare the workroom for the day. The luminous streak above the church was rose now, time for the day to begin.

She was not certain at once that some one had knocked at the door, so faint was the sound.

She hesitated, listened. The knob turned slightly. Harmony, expecting Monia, called "Come in."

It was the little Georgiev, very apologetic, rather gray of face. He stood in the doorway with his finger on his lips, one ear toward the stairway. It was very silent. Monia was drinking her coffee in bed, whither she had retired for warmth.

"Pardon!" said the Bulgarian in a whisper. "I listened until I heard you moving about. Ah, *Fräulein*, that I must disturb you!"

"Something has happened!" exclaimed Harmony, thinking of Peter of course.

"Not yet. I fear it is about to happen. *Fräulein*, do me the honor to open your window. My pigeon comes now to you to be fed, and I fear—on the sill, *Fräulein*."

Harmony opened the window. The wild pigeons scattered at once, but the carrier, flying out a foot or two, came back promptly and set about its breakfast.

"Will he let me catch him?"

"Pardon, *Fräulein*. If I may enter ——"

"Come in, of course."

Evidently the defection of the carrier had been serious. A handful of grain on a wrong window-sill, and kingdoms overthrown! Georgiev caught the pigeon and drew the message from the tube. Even Harmony grasped the seriousness of the situation. The little Bulgarian's face, from gray became livid; tiny beads of cold sweat came out on his forehead.

"What have I done?" cried Harmony. "Oh, what have I done? If I had known about the pigeon ——"

Georgiev recovered himself.

"The *Fräulein* can do nothing wrong," he said. "It is a matter of an hour's delay, that is all. It may not be too late."

Monia Reiff, from the next room, called loudly for more coffee. The sulky Hungarian brought it without a glance in their direction.

"Too late for what?"

"*Fräulein*, if I may trouble you—but glance from the window to the street below. It is of an urgency, or I —— Please, *Fräulein!*"

Harmony glanced down into the half light of the street. Georgiev behind her watched her, breathless, expectant. Harmony drew in her head.

"Only a man in a green hat," she said. "And down the street a group of soldiers."

"Ah!"

The situation dawned on the girl then, at least partially.

"They are coming for you?"

"It is possible. But there are many soldiers in Vienna."

"And I with the pigeon—Oh, it's too horrible! Herr Georgiev, stay here in this room. Lock the door. Monia will say that it is mine ——"

"Ah no, *Fräulein!* It is quite hopeless. Nor is it a matter of the pigeon. It is war, *Fräulein*. Do not distress yourself. It is but a matter of—imprisonment."

"There must be something I can do," desperately. "I hear them below. Is there no way to the roof, no escape?"

"None, *Fräulein*. It was an oversight. War is not my game; I am a man of peace. You have been very kind to me, *Fräulein*. I thank you."

"You are not going down!"

"Pardon, but it is better so. Soldiers they are of the provinces mostly, and not for a lady to confront."

"They are coming up!"

He listened. The clank of scabbards against the stone stairs was unmistakable. The little Georgiev straightened, threw out his chest, turned to descend, faltered, came back a step or two.

His small black eyes were fixed on Harmony's face.

"*Fräulein*," he said huskily, "you are very lovely. I carry always in my heart your image. Always so long as I live. Adieu."

He drew his heels together, gave a stiff little bow and was gone down the staircase. Harmony was frightened, stricken. She collapsed in a heap on the floor of her room, her fingers in her ears. But she need not have feared. The little Georgiev made no protest, submitted to the inevitable like a gentleman and a soldier, went out of her life, indeed, as unobtrusively as he had entered it.

The carrier pigeon preened itself comfortably on the edge of the washstand. Harmony ceased her hysterical crying at last and pondered what was best to do. Monia was still breakfasting, so incredibly brief are great moments. After a little thought Harmony wrote a tiny message, English, German and French, and inclosed it in the brass tube.

"The Herr Georgiev has been arrested," she wrote. An hour later the carrier rose lazily from the window-sill, flapped its way over the church roof and disappeared, like Georgiev, out of her life. Grim-visaged war had touched her and passed on.

The incident was not entirely closed, however. A search of the building followed the capture of the little spy. Protesting tenants were turned out, beds were dismantled, closets searched, walls sounded for hidden hollows. In one room on Harmony's floor was found stored a quantity of ammunition.

It was when the three men who had conducted the search had finished, when the boxes of ammunition had been gathered in the hall and the chattering sewing girls had gone back to work, that Harmony, on her way to her dismantled room, passed through the upper passage.

She glanced down the staircase where Little Georgiev had so manfully descended.

"I carry always in my heart your image. Always so long as I live."

The clatter of soldiers on their way down to the street came to her ears; the soft cooing of the pigeons, the whirr of sewing machines from the workroom. The incident was closed, except for the heap of ammunition boxes on the landing, guarded by an impassive soldier.

Harmony glanced at him. He was eying her steadily, thumbs in, heels in, toes out, chest out. Harmony put her hand to her heart.

"You!" she said.

The conversation of a sentry, save on a holiday, is "Yea, yea," and "Nay, nay."

"Yes, *Fräulein*."

Harmony put her hands together, a little gesture of appeal, infinitely touching.

"You will not say that you have found, have seen me?"

"No, *Fräulein*."

It was in Harmony's mind to ask all her hungry heart craved to learn—of Peter, of Jimmy, of the *portier*, of anything that belonged to the old life in the Siebenstern-strasse. But there was no time. The sentry's impassive face became rigid; he looked through her, not at her. Harmony turned.

The man in the green hat was coming up the staircase. There was no further chance to question. The sentry was set to carrying the boxes down the staircase.

Full morning now, with the winter sun shining on the beggars in the market, on the crowds in the parks, on the flower sellers in the Stephansplatz; shining on Harmony's golden head as she bent over a bit of chiffon, on the old milkwoman carrying up the whitewashed staircase her heavy cans of milk; on the carrier pigeon winging its way to the south; beating in through bars to the exalted face of Herr Georgiev; resting on Peter's drooping shoulders, on the neglected mice and the wooden soldier, on the closed eyes of a sick child—the worshiped sun, peering forth the golden window of the East.

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Or are you gaily setting forth on some woodland path, serene and confident, unaware that you may be headed the wrong way?

Or are you already deep in the maze of tree-trunk and thicket, well aware that you are lost and looking for a way out?

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You will receive a sensational disclosure of advertising fallacies, which will put you on your guard against mistakes. You will get a clear statement of the true principles of advertising efficiency, which will give you the [illegible]

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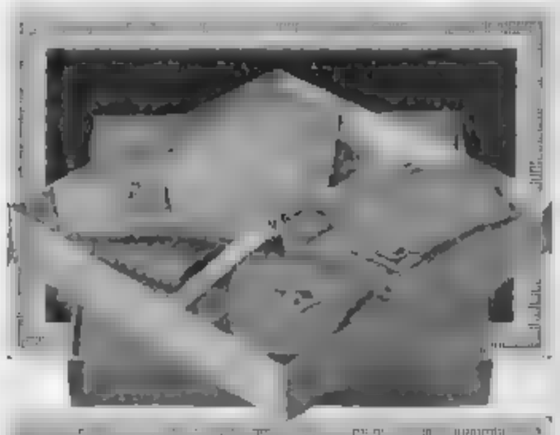

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If you get anything else—hand it back; get what you want. Ask for it.

25c and 50c

A. STEIN & COMPANY

Makers

CHICAGO NEW YORK

HIS OWN STUFF

(Continued from Page 15)

annual passes from me. Captain Murray at the Montmorency Street Station is my pal. He can see a joke without plans and specifications. I promise you that the whole thing will go off like clockwork. We'll suppose that you have attracted the young man's attention during the performance. You would attract any man's attention, my dear."

"I would stand up and bow for that compliment," said Miss Harrington, "but the waiter is looking. Go on."

"We will suppose that you have received a note from him," said Uncle Billy. "He is to meet you at the stage door. . . . One tiny little scream—just one. . . . Would you do that—for the sake of the ball club?"

Miss Harrington giggled.

"If you're sure that you can keep me out of it," said she, "I'll do it for the sake of the joke!"

IV

UNCLE BILLY was a busy man for a few days, but he found time to state that he didn't believe that Tom O'Connor had anything to do with the Algonquin Club thing. He said it was so clever that Tom couldn't have thought of it, and he said it in the dressing room so loud that everybody heard him. Maybe that was the reason why Tom didn't suspect anything when he was asked to fill out a box party.

Pat Dunphy, Peachy Parsons and some of the rest of us were in on the box party, playing thinking parts mostly. Uncle Billy and Tom O'Connor had the front seats right up against the stage.

Miss Harrington was immense. If she'd had forty rehearsals she couldn't have done it any better. Before she'd been on the stage three minutes Tom was fumbling round for his program trying to find her name. Pretty soon he began to squirm in his chair.

"By golly, that girl is looking at me all the time!" says he.

"Don't kid yourself!" said Uncle Billy.

"But I tell you she is! There—did you see that?"

"Maybe she wants to meet you," says Uncle Billy. "I've seen her at the ball park a lot of times."

"You think she knows who I am?" asks Tom.

"Shouldn't wonder. You're right, Tom. She's after you, that's a fact."

"Oh, rats!" says O'Connor. "Maybe I just think so. No, there it is again! Do you suppose, if I sent my card back ——"

"I'm a married man," says Uncle Billy. "I don't suppose anything. But if a girl as pretty as that ——"

Tom went out at the end of the first act. I saw him write something on a card and slip it to an usher along with a dollar bill.

When the second act opened Tom was so nervous he couldn't sit still. It was easy to see that he hadn't received any answer to his note and was worrying about it. Pretty soon Miss Harrington came on to sing her song about the moon—they've always got to have a moon song in musical comedy or it doesn't go—and just as the lights went down she looked over toward our box and smiled, the least little bit of a smile, and then she nodded her head. The breath went out of Tom O'Connor in a long sigh.

"Somebody lend me twenty dollars," says he.

"What for?" says Uncle Billy, reaching for the bankroll.

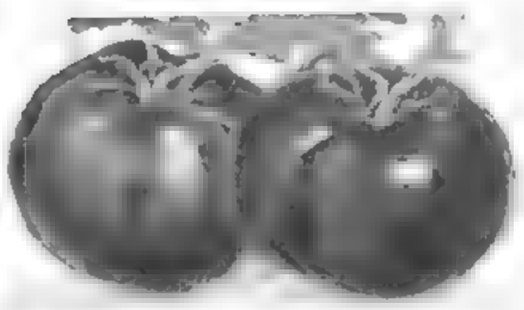
"I'm going to meet her at the stage door after the show," says Tom, "and she won't think I'm a sport unless I open wine."

Well, he met her all right enough. The whole bunch of us can swear to that because we were across the street, hiding in a doorway. When she came out Tom stepped up, chipper as a canary bird, with his hat in his hand. We couldn't hear what he said, but there was no trouble in hearing Miss Harrington.

"How dare you, sir!" she screams. "Help! Police! Help!"

Two men, who had been loafing round on the edge of the sidewalk, jumped over and grabbed Tom by the arms. He started in to explain matters to 'em, but the men dragged him away down the street and Miss Harrington went in the other direction.

"So far, so good," says Uncle Billy. "Gentlemen, the rest of the comedy will be played out at the Montmorency Street Police Station. Reserved seats are waiting for us. Follow me."



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You can say anything you like, but it's a pretty fine thing to be in right with the police. You never know when you may need 'em, and Uncle Billy certainly was an ace at the Montmorency Street Station. We went in by the side door and were shown into a little narrow room with a lot of chairs in it, just like a moving-picture theater, except that instead of a curtain at the far end there was a tall Japanese screen. What was more, most of the chairs were occupied. Every member of the Old Guard ball club was there, and so was Al Jorgenson and Lije, the rubber.

"Boys," says Uncle Billy, "we are about to have the last act of the thrilling drama entitled 'The Kidder Kidded, or The Old Guard's Revenge. The first and second acts went off fine. Be as quiet as you can and don't laugh until the blow-off. Not a whisper—not a sound—s-s-sh! They're bringing him in now!"

There was a scuffling of feet and a scraping of chair-legs on the other side of the screen. We couldn't see O'Connor and he couldn't see us, but we could hear every word he said. He was still trying to explain matters.

"But I tell you," says Tom, "I had a date with her."

"Yeh," says a gruff voice, "she acted like it! Don't tell us your troubles. Tell 'em to Captain Murray. Here he comes now."

A door opened and closed and another voice cut in:

"Well, boys, what luck?"

"We got one, cap," says the gruff party. "Caught him with the goods on ——"

"It's all a mistake, sir—captain!" Tom breaks in. "I give you my word of honor as a gentleman ——"

"Shut up!" says Captain Murray. "Your word of honor as a gentleman! That's rich, that is! You keep your trap closed for the present—understand? Now, boys, where did you get him?"

"At the stage door of the Royal Theater," says the plain-clothes man, who did the talking for the two who made the pinch. "Duffy and me, we saw this bird kind of slinking round, and we remembered that order about bringing in all mashers, so we watched him. A girl came out of the stage door and he braced her. She hollered for help and we grabbed him. Oh, there ain't any question about it, cap: we've got him dead to rights. We don't even need the woman's testimony."

"Good work, boys!" says the captain. "We'll make an example of this guy!"

"Captain," says Tom, "listen to reason! I tell you this girl was flirting with me all through the show ——"

"That's what they all say! If she was flirting with you, why did she make a holler when you braced her?"

"I—I don't know," says Tom. "Maybe she didn't recognize me."

"No, I'll bet she didn't!"

"But, captain, I sent her my card and she sent back word ——"

"Oh, shut up! What's your name?" Murray shot that one at him quick and Tom took a good long time to answer it.

"Smith," says he at last. "John Smith." That raised a laugh on the other side of the screen.

"Well," says the captain, "unless we can get him identified he can do his bit on the rock pile under the name of Smith as well as any other, eh, boys?"

"Sure thing!" said the plain-clothes men.

"The rock pile!" says Tom.

"That's what I said—rock pile! Kind of scares you, don't it? There won't be any bail for you to jump or any fine for you to pay. We've had a lot of complaints about mashers lately and some squeals in the newspapers. You'll be made an example of. Chickens are protected by the game laws of this state, and it's time some of the lady-killers found it out."

Tom began to plead, but he might just as well have kept quiet. They whirled in and gave him the third degree—asked him what he had been pinched for the last time and a whole lot of stuff. We expected he'd tell his name and send for Uncle Billy to get him out, but for some reason or other he fought shy of that. We couldn't understand his play at first, but we knew why soon enough. The door back of the screen opened again.

"Cap'n," says a strange voice, "there's some newspaper men here."

Well, that was all a stall, of course. We didn't let the newspaper men in on it because we wanted them for a whip to hold over Tom's head in the future.

"What do they want?" asks Murray.

On the Alleged Slowness of Philadelphia

Some jokes gain currency because they are so picturesquely libelous; *exempli gratia,* the unreliability of gas meters; the undesirability of mothers-in-law; the Hobokenness of Hoboken. Call Philadelphia slow and raise a laugh.

Let us analyze that a little. Philadelphia *is* slow, but only in the sense that it is not fast. It has few lobster palaces and white waywardnesses. It is not a city selected by Pittsburgers to "blow in" large rolls between sunset and daybreak.

Philadelphia devotes itself to living—not to seeing life. Its specialty is homes—not hotels.

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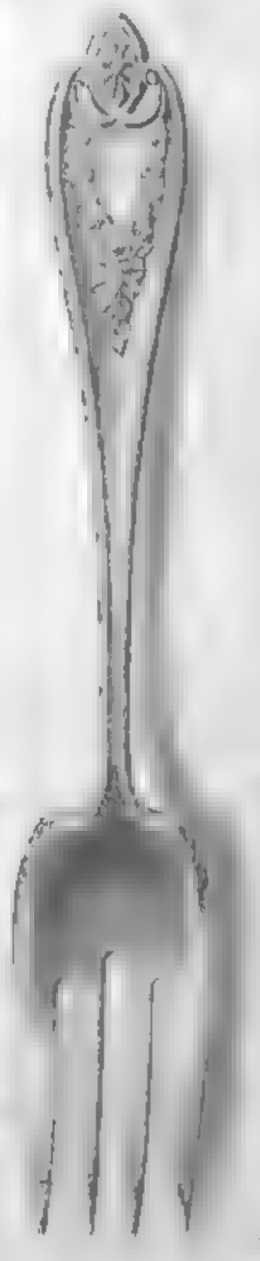

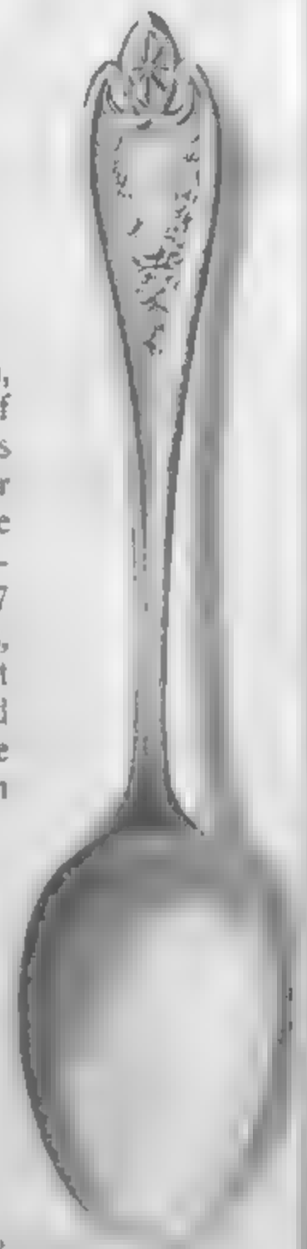

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"They're after this masher story," says the stranger. "I don't know who tipped it off to 'em, but they've seen the woman and got a statement from her. She says she thinks this fellow is a baseball player."

"I wouldn't care if he was the president of the League!" says the captain. "You know the orders we got to break up mashing and bring 'em in, no matter who they are. Here we've got one of 'em dead to rights; and it's the rock pile for him, you can bet your life on it!"

"And serve him right," says the stranger. "But, cap'n, wouldn't it be a good thing to identify him? These newspapermen say they know all the ballplayers. Shall we have 'em in to give him the once-over?"

"I'll send for 'em in a minute," says Murray.

That was the shot that brought Tom off his perch with a yell.

"Captain," he begs, "anything but that! I'd rather you sent me up for six months—yes, or shot me! If this gets into the papers it'll ——! Oh, say, if you have any heart at all—please—please—— Oh, you don't understand!"

We didn't understand either, but Tom made it plain. I'm not going to write all he said; it made my face burn to sit there and listen to it. It took all the fun out of the joke for me. It seems that this rough kidder—this practical joker who never cared a rap how much he hurt anybody else's feelings—had some pretty tender feelings of his own. He opened up his heart and told that police captain something that he never had told us—told him about the little girl back in the home town who was waiting for him, and how she wouldn't ever be able to hold up her head again if the story got into the papers and he was disgraced.

"It ain't for me, captain," he begs; "it's for her. You wouldn't want her shamed just because I've acted like a fool, would you? Think what it means to the girl, captain! Oh, if there's anything you can do ——"

Uncle Billy beat me to it. I was already on my feet when he took two jumps and knocked the screen flat on the floor.

"That's enough!" says Uncle Billy. We had planned to give Tom the horse-laugh when the screen came down, but somehow none of us could laugh just then. If I live to be as old as Hans Wagner I'll never forget the expression on Tom O'Connor's face as he blinked across the room and saw us all sitting there, like an audience in a theater.

"Tom," says Uncle Billy, "I'm sorry, but this is what always happens with a practical joke. It starts out to be funny, but it gets away from you and then the first thing you know somebody is hurt. You've had a lot of fun with this ball club, my boy, and some of it was pretty rough fun, but—I guess we'll all agree to call it square."

Tom got on his feet, shaking a little and white to the lips. He couldn't seem to find his voice for a minute and he ran his fingers across his mouth before he spoke.

"Is—is this a joke?" says he.

"It started out to be," says Uncle Billy. "I'm sorry."

Tom didn't say another word and he didn't look at any of us. He went out of the room alone and left us there. I wanted to go after him and tell him not to take it so hard; but I thought of the way he had shamed Al Jorgenson, I thought of the girl who wouldn't ever speak to Holliday again, I thought of the four kids who went home broken-hearted, all on Tom's account—and I changed my mind. It was a bitter dose, but I decided not to sweeten it any for him.

Tom O'Connor isn't funny any more, and I think he is slowly making up his mind that we're not such a bad outfit after all. To this day the mention of the name of Smith makes him blush, so I guess that in spite of the fact that he's never opened his mouth about it since, he hasn't forgotten what his own stuff feels like.

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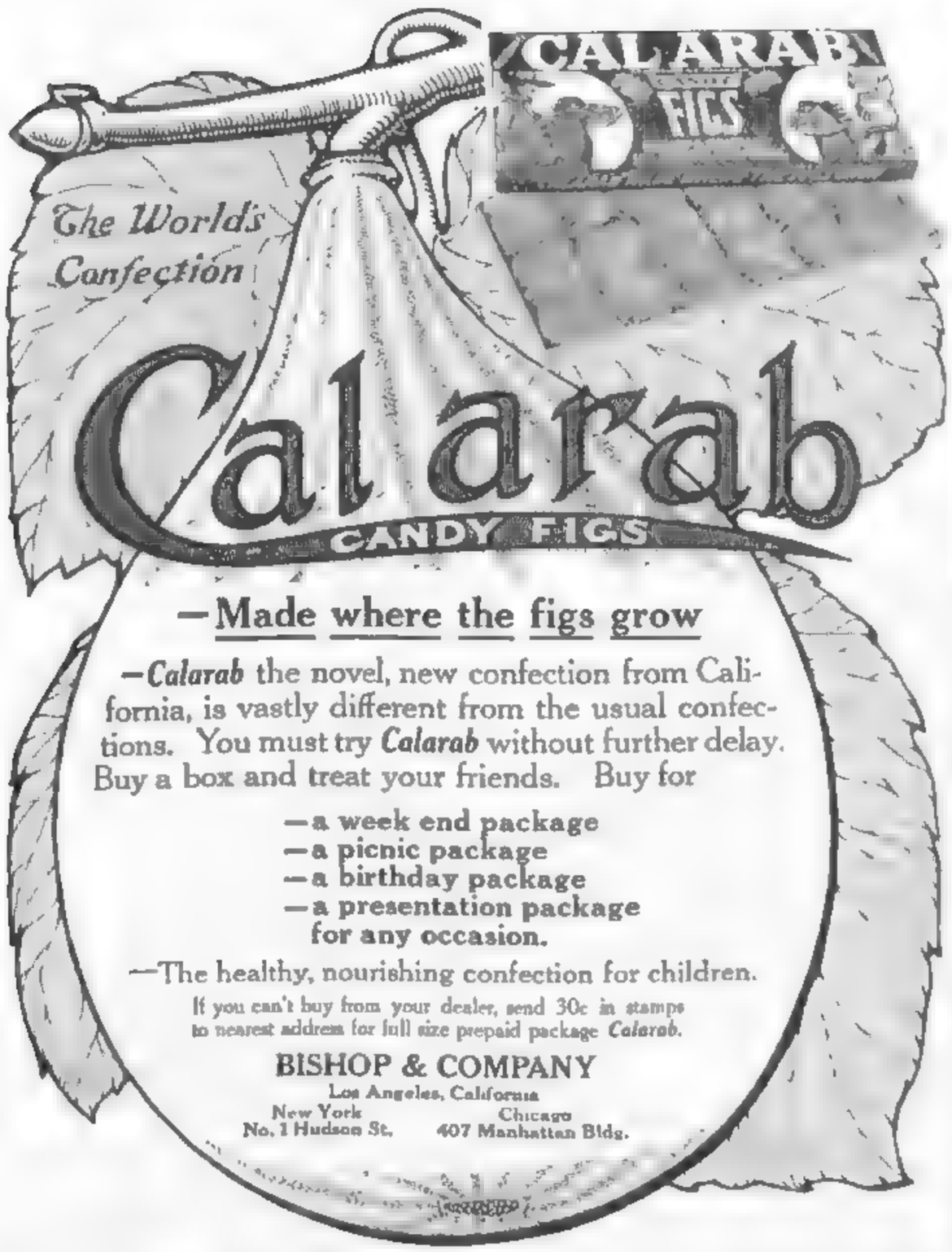

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HEART OF GOLD

(Continued from Page 18)

However, she has understudied the star—it is safest to make it a waning star—and then, one night, the star falls ill and the little heroine takes her place, giving, of course, a far more brilliant performance than that of the star herself. Among all the models of ready-made styles in plots this is one of the most popular sellers.

In unreal life, though—that is to say, the life of the theater—the understudy is not a very important institution. The reason is that, broadly speaking, actors and actresses are never ill. They may be what other people would call ill if they felt that way themselves. They may get up giddily in the morning, declining anything for breakfast but a cup of black coffee; their heads may feel as though they meant to burst, their voices be nothing but raucous whispers, their hands and feet nonsentient lumps of ice; but they obviously are not ill because at eight-thirty-seven—or whatever the precise moment is—they are waiting in the wings for the cue; the voice comes back miraculously for the first line, nobody in front knows that anything is the matter, and the understudy in a mixture of rage and relief says: "Isn't it a lovely night? Let's go out on the terrace!" just as usual.

And so when, on the night that followed the first appearance of the rube, Hazel, about halfway through the first act, began walking crooked and saying things that were not in her lines at all—and finally, with an instinct not wholly submerged by her delirium, started for the wings, where she tumbled in a heap just out of view of the audience—the members of the company were taken as completely by surprise as though they had been a group of children.

They got a doctor round from the front of the house who, after an examination, quieted what was almost a panic among the chorus by assuring them that she was not going to die then and there; but who said that her temperature was one hundred and four, that she ought to have spent the last week in bed, and who seemed inclined to hold Freddy Boldt criminally responsible for having allowed her to go on in such a condition. He and Keziah took her home in a taxi, where she was put to bed and dosed and coddled just as though she were a regular sick person.

Meantime at the theater an utterly panic-stricken understudy—who was, it appeared, the only one in the company who did not know all Hazel's lines—was giving the worst performance of The Girl From Proctor's that ever had been seen on any stage.

As Hazel's own doctor, who came the next morning, predicted, she recovered from the attack—the fever subsided and the terrible racking ache—and at the end of three or four days she was able to oxygenate what little blood she had with twenty respirations or so a minute.

The girl herself noted these symptoms of convalescence rather apathetically. It seemed almost stupid to get well—as well as she could get. The one inducement she was conscious of was the desire to get rid of the trained nurse, whom she and Keziah detested about equally.

They did get rid of her within a week, by which time the Swedish maid-of-all-work was adequate to supply Hazel's wants during the hours when Keziah was at the theater. Hazel did not want much, except to be let alone.

Every day during Keziah's absence Hazel made up her mind to ask her the question—the one great question that mattered—when she came home that night; but every night, in a panic of terror, she put the question off until the next morning, and every morning kept postponing it until it was time for Keziah to set out and it was too late for her to give the answer. The question was, of course, When was Keziah going to follow her son back West? Was it to be next week or next month? Or by any miracle of good fortune was Keziah going to wait until he had built for her the house he had talked about?

The old lady gave her no hint—said nothing to indicate in any way that anything had happened to change their old régime. They chatted a little every night and again in the morning, Keziah bringing her the Globe's daily budget of news and friendly messages from everybody. They were all anxious to come out and see her, Keziah said—everybody, from Willy Lord down to the members of the chorus—and were only waiting to hear that she was strong enough to see a little company in order to begin making regular visits.

There were flowers nearly every day, too, which Keziah kept in the kitchen sink—or, on mild days, out on the fire-escape. Hazel could not bear them in the room. She said the smell of them made her think she was dead.

The doctor came one morning before old Keziah had left for the theater, scowled over his patient in a ferocious manner, told her she was ever so much better than she thought she was, and ordered her to buck up and take a brace. On the way out he spoke to Keziah.

"Have some of her friends come to see her," he said, "whether she wants them or not."

That afternoon, when the doorbell rang, as it frequently did, the maid, instead of bringing in a long pasteboard box from the florist's, stepped aside and admitted to the sitting room—well, just about the last person in the world Hazel had expected to see—the big bronzed rube—no less—whom she supposed to have been back in Arizona for the last fortnight.

Her first thought was that here was the answer to the question she had never yet dared ask old Keziah.

"You've come back to get her!" she said with a gasp. "Don't! Don't take her away from me—yet."

He did not seem to understand at first; and then he smiled.

"I didn't go back at all," he said. "I've just been waiting for another chance to see you."

She gazed at him fixedly for the better part of a minute, though the look in his honest face had been plain to read in a glance. Then her head dropped back on the pillow and she turned her face away from him.

"Oh, please," she said with a weak little shiver. "Please go away!"

You see, his being there at all—to say nothing of the way he was looking at her showed her the way out again, the way that was so easy for the taking. And what she meant was that she was not strong enough to make a fight against it, hold him off, show herself up to him, send him on his way properly disgusted with her.

He could not interpret it, of course; but he was not at all tragic about it—just smiled at her, with a touch of old Keziah's good-humored obstinacy, and told her that the doctor had prescribed visitors. It was just as well, he thought, that the first one should not be too interesting; so would she not let him sit down for a while and tell her about Arizona?

There was no resisting the way he pulled up a chair, and discovered where the light that shone into her eyes came from, and that she wanted a drink of water, and that the pillows were bunched uncomfortably under the back of her neck. The touch of his hands as he lifted her to settle the pillows was curiously pleasant.

"I didn't mean to be so rotten," she said with a washed-out smile—"just a grouch. Where is Arizona?"

Well, that was the way it began; and having let it begin the girl found it hard to stop it. He did not stay so very long that first day—at least, it did not seem long, and the hour after he had gone did; but, like the camel that got his head into the tent, Newton rapidly made himself an inevitable part of the establishment.

Other visitors took to coming on succeeding days—people from the company on afternoons when there were no matinées; fat George Featherstonhaugh, and Zora, and Josephine Foster, and sometimes a bunch of the ponies—funny, bold, frightened little people with a coöperative bunch of violets or a box of candy. Willy Lord came too; and he used to cheer her up by telling her how rotten the show was with her out of it, and how much money she was losing him by not getting well quicker.

Then there was a desiccated young man with powerfully ground noseglasses and a way of saying things that did not begin to bite in until about a minute after he had said them; and a friend of his, with a disrespectful manner and a vast knowledge of unclassified subjects. Hazel explained to Newton after they had gone that one of them was a dramatic critic and the other wrote dope for a sure-enough magazine—because, you see, Newton was always there

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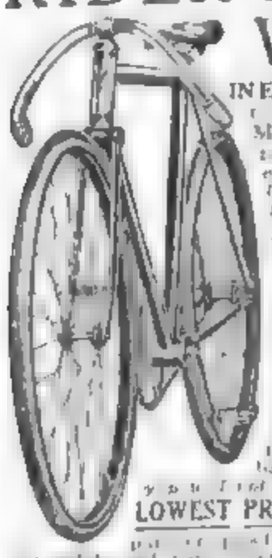

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whether the others were or not: and he always stayed after they had gone away long enough at least to make sure she was not too tired and that she wanted nothing.

He never got in the way—always dropped cheerfully into the background, answered the bell, fetched things and carried them away, and—when there was nothing else for him to do—sat back in his corner and listened to the rapid-fire talk in a language he did not understand at all.

She shot a look round at him every now and then, as if to see what he was making of it or whether he was shocked; and the smile he gave her when he caught any of those looks almost brought a lump into her throat—it was so like old Keziah's.

There was no denying it was a relief, after the noise and the fuss and the sentimental farewells of the others had died away, to have him pull his chair up close, so that she should not have to speak loud, and talk to her about Arizona or East Weston, or the theater—which latter place, it appeared, he frequented during the odd hours when he was not taking care of Hazel.

This fact disturbed the girl more or less when she heard of it. It would be all right, of course, if she were there herself to keep an eye on people—guard his precious innocence as she had guarded old Keziah's. In her absence were they not likely to give him some horrible shocks—disillusion and disgust him completely? Well, was that not just what she wanted?

That question pulled her up with a jump. Would it not save her the trouble of doing just that very thing herself? Let her off the big fight with him that she kept telling herself she was not strong enough for—yet? She dismissed the question from her mind in a rage, but she was too honest to avoid the answer; and she described herself to herself in terms that Newton, had he heard them, would have attributed only to delirium.

Things went on after that much as they had before on the surface; but the girl was conscious of a difference underneath. She could not be sure whether Newton was conscious of it or not. And then one day the explosion happened.

Newton was out in the kitchen making her an eggnog when Hazel, who had been sitting up in the Morris chair, decided she wanted to look at the morning paper and got up rather too suddenly to get it. They were encouraging her to walk a few steps now and then, but this time the thing did not work. Everything went black and, after turning and trying to grope her way back to her chair, she fainted. The next thing she knew, she was being kissed.

I will not pretend that it was a new experience to Hazel, but I do aver positively that it was a new sensation. The strength of it kept her from opening her eyes quite as soon as she might otherwise have done. When she did she found herself lying on her couch. Newton had been sitting on the edge of it beside her, holding her hands; but he let them go and rose rather precipitately when she opened her eyes.

"I can't stand it!" she heard him say as he turned away from her. "I can't stand this!"

She steadied herself with a long breath or two, stolen while his back was turned to her in his patrol of the room. When he turned back he met her familiar, ironical smile.

"I don't wonder!" she said. "Cooped up all day with a sick cat like me! Why don't you go back to Arizona?"

He came all the way back to the couch and towered over her almost threateningly before he answered.

"That's what I'm going to do," he said; "and I'm going to take you back with me."

"Get me a job as—what do you call 'em? biscuit-shooter at the camp?" she inquired derisively.

He sat down suddenly beside her, and it sapped pretty near all the courage away from her to feel that he was trembling uncontrollably.

"I know how you feel about me," he said, taking pains with every word, "how you must feel about anybody—any—rube like me after the people you're used to; but that doesn't matter a bit, because I'm not asking for a thing—just that you come up with mother as her—guest, and get well and strong again, so that you can come back here to your work and your—success, and all that means such a lot to you here.

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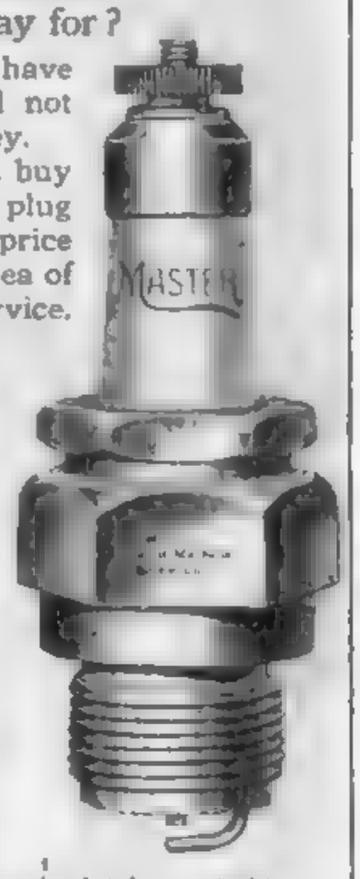

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and say good-by—and you'll come back here. It'll all be understood from the start. I'm not asking a thing. Can't you do it that way?"

"Not in a thousand years!" said Hazel. "I may not be much good but I'm not that kind of grafter." He sprang up at that and echoed the word grafter indignantly. "Well," she persisted, "isn't that what it comes to? Taking your charity ——"

He fairly dashed that word back in her face.

"Charity!" he said. "When all I want in the world is just to take care of you and see that nothing gets a chance to hurt you again or frighten you!"

With that she sprang her trap.

"And you'd have me take all that," she interrupted, "everything you've got to give a woman, use it to get well on, and then hand you out a happy ta-ta and come back to work?"

He stared at her incredulously.

"You know"—he said after a silence, and hardly able to command his voice at all—"You know what it is I want."

Her green eyes met his with their oldtime straight stare.

"What is it that you want?" she demanded.

"I want you to marry me!" Under her stare a deep burning blush came up into his face. "You—you didn't think ——"

"Oh," she said, "you make me laugh!"

The very last ounce of her control and resolution had gone into the contemptuous inflection of those words however. She could not help what happened afterward.

"I'm not making you laugh," he said quite simply. "I'm making you cry."

And with that observation he sat down beside her again and caught both her hands in his—and pretty nearly crushed them, he held them so tight. She turned her face away with a shudder.

"You couldn't marry me!" she said. "I'm not what you thought I was that first night you saw me with the make-up on; but I'm more, a lot more like that than I am like the little innocent who didn't know what the things meant she said on the stage. Do you suppose a girl could live the life we do and not know? No—let go of me and listen! Let me tell you just a few things."

"Not now—nor ever!" he said. "There's just one thing you can tell me that'll get you rid of me for good in a minute. If you don't tell me that I shan't want to hear anything else."

She went almost as white as when she fainted and she felt her lips stiffening, but she managed the question.

"What is that thing?" she asked.

"That you don't love me!" he said. "That you don't like to have me near you! That it hurts you to have me hold you like this! That you're happier when I'm away from you than when I'm with you! Can you tell me that?"

But Hazel could not. Presently, though, when he gave her another chance to speak, she ventured a last protest.

"It's a rotten trick to play on—on your mother," she said.

"Letting me marry you?" he asked; and then he grinned. "I told her I meant to do it—that very first morning after you went downtown. She's been keeping me from getting discouraged ever since."

"Can you beat that?" said Hazel; and she lay there in his arms so quietly and so long that he began to wonder what she was thinking about.

"I've known some pretty good sports in my day," she said at last; "but, you can take it from me, the best sport I know—who's got all the rest of them faded to a fare-you-well—is old Kezinh!"

(THE END)

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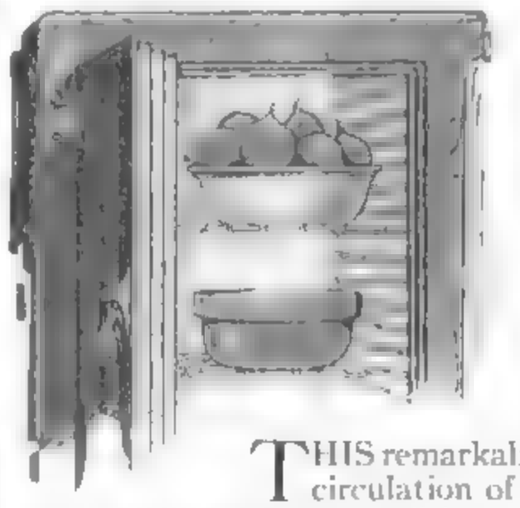

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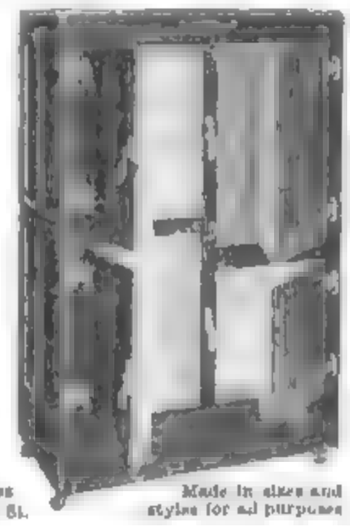

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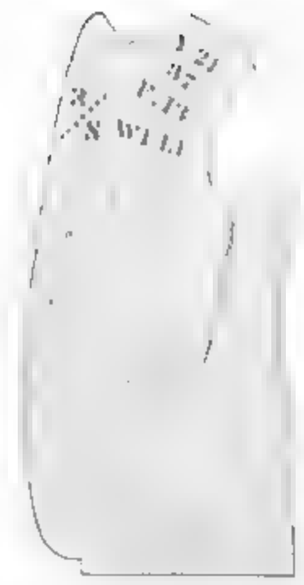

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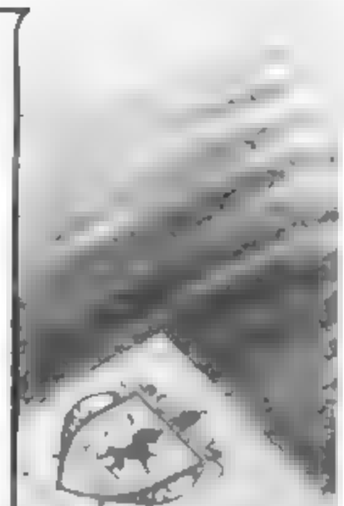

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A KING AMONG KINGS

Continued from Page 9

when John Hogaboom got him. Johnny had always been averse to changes. As he hitched these bony veterans to the plow he suffered another attack of that irritating dizziness and leaned for a moment against the side of the old white mare. He shivered when the spell had passed, and blamed it all on the chilly air, for the tule mists still clung to the ground.

With an effort at cheerful shouting he guided the horses to the spreading live-oak, where the furrows were always started on the Waterloo Ranch. Once he had made this rather a ceremony, but now it was an empty form. The horses were stiff and awkward in the chill air. Old Dolly was not responding to his call, though the Colt betrayed a sort of willingness to begin the year's work.

"Now then, old girl!" urged Johnny as he set the point of his plow. "Come on there, children! Off you go! Hay-yup!"

The Colt shambled and forged a step ahead; but Dolly strained at the traces, fell back, strained gallantly again, then stumbled weakly and went down in her tracks. Johnny was quickly at her side. The old mare tried feebly to lift her head and pawed the earth bravely with a fore-foot. Johnny knelt beside her and lifted her head.

"What is it, old girl? Tell me what's the matter!" he called gently.

Dolly seemed to make the effort; but after a few seconds her owner rose to his feet and shook trembling fists at the empty sky.

The mare was dead. A long moment the old man surveyed her. Then he mumbled incoherently—curses for his luck, endearments for the horse.

He went back a step and looked away, idly studying the defaced gray front of the ranch house. A queer change marked his face; the iron of his resolution had strangely gone; every trace of expression but that of senile despair had been erased. Then he tried to raise his hands in what should have been a gesture of defiance; but queerly enough only the left hand came up. His right arm hung nerveless, immovable. In a dull stupor of alarm he glared down at the inert member.

He strained to lift it, but it seemed to be no longer his own arm.

Panting now, he strained again, his fright-tortured face purpling with the effort. A moment he towered thus, then he swayed, stumbled, and went flabbily down beside the fallen mare. The Colt looked down on him with dumb surprise, but did not move.

Feebly he writhed there, trying to rise; but he was again in the swirl of that terrifying dizziness.

"I got a stroke!" he mumbled. "Of all the rotten luck! Three dry years, the mare dead, and me knocked out just at plowing-time. Oh, this is bad for the Waterloo Ranch!"

"*O sole mio!*" warbled a voice in the distance.

The old man shuddered. It was his fate—that song; but he was too weak now for resentment. He closed his eyes and suffered the vision that through all the years had greeted him in darkness and in quiet—a vision of the San Joaquin billowing to its last acre with ripe wheat. He wondered whether he were dying and hoped—if he must go—that this golden panorama would float before him to the last.

Tony Jusi, proprietor of ten small acres, looking curiously from his two-acre vineyard over into the Waterloo place, noted an unwonted thing there. His song gurgled to a sudden break and, parting the barbed wire of the fence, he hurried to the scene of the catastrophe.

Old Johnny's head reclined against the shoulder of the dead mare. He eyed Tony resentfully—Tony, glowing, ruddy with health, smelling of all the fruits of earth, with a tang of sweat! Tony ran lively eyes over the scene—eyes that betrayed a shocked sympathy.

"Maybe you can help me to the house," grumbled old Johnny weakly. "I was taken with a spell and the mare's dead; but I'm going to get another horse and plow—to plant wheat. You understand?"

"Oh, sure, I understand," replied Tony with a humoring, placating briskness. "Sure! Sure, I understand. Now I tell you—I carry you this way." He drew one of the old man's arms round his neck. "Now you lift the other arm."

"I—I can't," muttered the old man, painfully ashamed of his weakness. "But I'm all right—I'll be all right in a minute—and I'll plant wheat—nothing but wheat! Mind that!"

"Sure! Sure to Mike—you plant plenty wheat! Pretty soon you plant a lot of wheat; but now you come with me. I think that better." And he lifted old Johnny as he would have lifted a child.

Old Johnny scowled and tried to cover his embarrassment by pretending more pain than he felt. The fact that this particular despised dago was playing him the Good Samaritan distressed him more than the loss of his mare and his curious seizure. On ten of the old Waterloo acres this singing nuisance grew twenty different crops almost simultaneously—he and his buxom wife and his seven children. To him the San Joaquin, which had yielded the Waterloo only wheat in diminishing quantities, had given the fullness of the earth. And he was only a singing, macaroni-eating dago!

As Tony, with his burden, trudged stoutly across the yard to the house old Johnny mumbled his creed:

"But I'll plant wheat—nothing but wheat!"

"Sure! You plant all the wheat you want," agreed Tony soothingly as he laid the champion of that cereal on a disordered bed. "Now I run get the old woman. No doctor, padrone! All doctors are fools and banditti. My brother Luigi he had one, looking so wise with es-spectacles! And he say: 'I can do nothing; he too damn sick!' So Luigi he die pretty soon—and that doctor bring a bill just the same. No doctor for you, padrone! What to hell—a doctor!"

Tony had learned his English where he best could, but he seldom left one in doubt as to his meaning. Now he darted cheerily out and old Johnny could hear him warbling *O sole mio!* as he crossed the field; but the tone was subdued and sympathy-bearing. It died away and for as many as five minutes old Johnny heard no singing. Then the gurgling tenor came again to him. It was rather welcome now. It reassured him with its vitality, its suggestion of warm, willing kindness.

Tony entered, followed by his sympathetic wife, several pounds more substantial than himself, and a small boy, dark of eye and restless with life. And the woman, of course, carried her customary baby in her arms.

"Now I think you take rest," advised Tony. "My old woman she gona make something to eat, and pretty quick I come eat too—because she is not at home to cook—if you please, padrone. And little Tony here, he help to amuse you, mebbe. And we be all O. K."

He flashed with a profusion of graceful flourishes and was out of the house again, his inevitable song floating back. Old Johnny looked helplessly at the woman. "Sorry to put you to all this trouble, ma'am."

"No troub'," said Mrs. Tony, smiling broadly. "My man he like you very much. You sell him big, fine land. We all very nice."

A twinge of conscience was here added to old Johnny's other discomforts. He had known when he sold the bit of land that there was a bad gravelly place in it; but he had thought it good enough for a dago. And literally it had been.

"I'm obliged to you, ma'am."

And the woman, seeing he was ill at ease, withdrew to the kitchen when she had drawn off his heavy boots and pulled the worn quilts about him.

"Now I'm up against it good!" muttered old Johnny. "I had a stroke—that's what I had. Now what am I going to do?"

He sank bewildered into this abyss of frustration. There was nothing to do apparently—just lie there forever, a useless hulk.

Then presently he was sensible of a new influx of life; it was stirring in his old body, calling him to fresh, new effort. It was some time before he actually connected this invigoration with the novel odors that issued from the kitchen. To a weakened man who had long done his own cooking, and done it miserably, they were highly exciting odors—a blended chorus of them; and, high above them all, was one predominating odor—one deliciously appetizing scent, sharp, pricking, provocative. To old Johnny it was sweeter than the first

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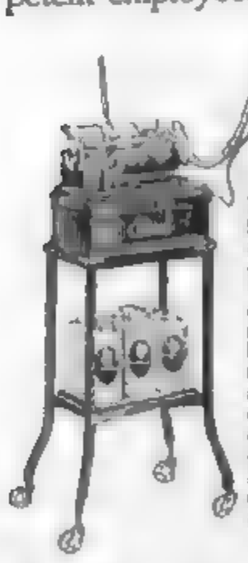

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breath of spring to a winter-starved poet. He knew now that he was hungry—that he had been hungry a long time. He sniffed again and again, as if he would draw to him the succulent body of that drifting soul. Even in the days of the best of Chinese cooks there had come no such maddening scent from his kitchen. It engrossed him so that, for the time, he forgot the morning's tragedy. Surely that subtle emanation was from a magic herb plucked in some far-distant valley!

After an age of impatient waiting he heard again the music-cue for Tony's entrance. Somehow he had ceased to resent the song and he no longer loathed the singer. That aroma from the kitchen had filled him with curiosity, anticipation and vast friendliness. The Italian bent solicitously over the bed.

"How you feel now, padrone?" he asked.

"Hungry!" replied old Johnny, with eager brevity. Tony beamed.

"That is mighty damn well!" he said. "When a man can eat I think he is pretty O. K. When he is hungry he is well. And there is plenty. Oh, Maria! The padrone will eat!"

Maria bustled from the kitchen, a maddening increase of the odors in her wake, and placed a small table by the bed. Then she brought in steaming dishes. They did not contain ranch food. There was a bowl of savory soup; a plate of macaroni enriched with tender fresh mushrooms; an immature fowl in a casserole, bathed in a thick brown sauce. There was the inviting verdure of a salad and a pitcher of red wine.

"Everything she grow on my own place" said Tony, beaming with pride—"even the wine. And it is good wine. I make myself. Sure to Mike!"

Old Johnny lifted the bowl of soup to his lips and drank a hearty draft. There was the subtle taste of which he had been inhaling the scent for half an hour, the same taste was in the macaroni; it permeated the tender chicken, which Tony neatly cut for him—and he caught whiffs of it from the salad; but the wonderful substance itself eluded him. He puzzled over this as he ate greedily. It seemed to him that never, even in San Francisco, had he tasted such food.

"It puts new life in a man," said old Johnny graciously after his second glass of the mellow red wine. "If I was better fixed I wish your wife could cook for me a while."

Tony shrugged his volatile shoulders.

"I would also wish that, padrone—but too many *bambini*. And my big daughter, my Terecine, she go to school now to learn all education like the smarts.

"Already she make native English writing and counting in strange ways with figures, and geography of the lands; and but yesterday she say she learned that the principal products of California are gold, wine and fruit."

"That ain't right—she didn't remember right," objected old Johnny, revived by the food to some faint heat of resentment. "The principal products of California are gold, wheat, wine and wool."

"My Terecine say nothing of wheat that is taught her," insisted Tony; "and she is very smart for her little size—that teacher of the school she tell my old woman so."

Old Johnny frowned and a twinge of pain showed in his face. The sympathetic Tony caught the train of his thought.

"I guess mebbe Terecine she forget about wheat," he conceded. "Sometimes she forget a lot—you think she forget her own head! They say wheat and she lose it from the braina."

Old Johnny frowned again, however.

"I guess she remembered it right," he said dejectedly. "They've been telling me for thirty years the times have changed. Maybe they have, and maybe the schoolbooks have changed too. I'm the only one planting wheat. The rest are all gone—all except Jim Pierson and me; and Jim, he went into the drygoods business and got rich again—only Jim never was a ranch man. Wheat kings they used to call us, and that's all I got out of wheat!"

Tony gave way to excitement—a voluble, friendly excitement.

"But, padrone, you have still the best land in this whole valley of the San Joaquin. *O Dio mio!* If I have him I be a regular O. K. rich—I leave so many million dollars for the *bambini*, and the *bambini* of them. Oh, sure to Mike!"

Old Johnny smiled wanly.

"And what would you plant now if you had the land?" he asked, but without enthusiasm.

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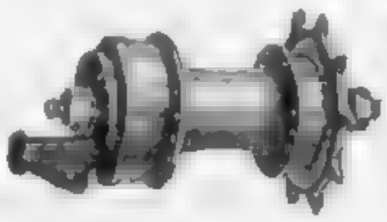

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Tony's animation enlarged. His facile arms waved to all points of the compass.

"Here the almonds; here the peaches; there the vines; over there the onions; down here those other vege-tabbles; below there the alfalfa!" With rapid gestures and quicker words he summarized all the crops that could be grown in California. His eyes widened as the vision grew. "And there, by the rocks, a few olive trees to make like home," he concluded, surveying his hastily mapped Eden with gusto.

"Also," he added after a moment of reflection, "more of the *bambini;* and then the still more little ones of the grandschildren to work and be happy with very old Tony and very much old Maria—all happy! That is the best crop of all for California, padrone—so much room and so good to be children here. It is heaven for the Italian—some day I think the Italian have it all, for he know how to grow little things in little gardens, that you Americans say: 'Oh, what to hell! Such too little garden for any use!' Pardon, padrone! I talk too damn much!"

Silently old Johnny motioned for his pipe. The Italian filled it with cheap tobacco, gave it to him and held the lighted match. Both were silent, each seeing his vision—Tony his future of plenty; old Johnny his misty, dwindling past.

Over acres and miles of waving grain, now glistening green, now ripened gold, old Johnny looked with his closed eyes. League after league the wheat stretched, from the tules of the San Joaquin River to the Sierra foothills. He heard the rumbling of the harvesters and in the distance the faint whistle of a river steamer; but it must be that wheat had had its day! They must truly have been wise and right who told him that times had changed.

Now Webber's Landing at the end of the Mormon Slough was a city of skyscrapers—six stories high, some of them. A stone city hall of ambitious architecture had replaced the wooden courthouse, and in the court about it there were few hitching posts, for the clumsy ranch wagons had all but disappeared, giving way to the motor car and the auto truck.

And the town hall, where formerly Lotta had sung and danced—actress-idol of California's fifties—was now an imposing theater, gorgeous with plush and polished woods. The Chamber of Commerce building, also made of impressive stone, was reared on the very spot where Captain Webber had apportioned Johnny Hogaboom his share of the San Joaquin for the drudgery of wheat.

And Johnny, of all the landholders, had remained true to the purpose for which the conqueror of the valley had intended it. Had he been true too long? Would he be driven out?

"No; by the Eternal ——"

He strained valiantly to move the benumbed arm. There he was—helpless! He who had turned the first furrow for the wheat of the San Joaquin would never guide another plow. Must he become the partner of an Italian truck farmer in his squalid old age—he who had been a wheat king? He thought intently during a long silence, the Italian watching him with an understanding sympathy.

Suddenly old Johnny turned his head and sniffed. That baffling scent from the kitchen had again assailed his nostrils.

"Say, Tony," he began, "you told me you grew all the stuff you gave me to eat. There was one thing I never have eaten before—something I don't know—that stuff that smells so good. It makes me hungry again."

Tony was puzzled. He reflected.

"The padrone would mean those little mushrooms?"

"No, not the mushrooms—I know them well enough. It was something everything smelled of—soup and salad and chicken."

Tony brightened.

"Ah, the padrone will mean the garlic—our garlic from the little garden."

"Was that stuff garlic? I always thought garlic wasn't good for any one but"—dagos he had been going to say. "I always thought it wasn't so good as that," he ended lamely.

"Certain thing it's good for all of us!" said Tony blithely. "Surest thing of whatever you know! Maria she put just a little bit in everything—not too much, but tiny like the most tiny. It is a great help. See! I have one piece here. He drew a cluster of the pungent vegetable from a pocket of his overalls. Old Johnny fingered it respectfully.

"So that's it, is it? Well, now, you can grow that stuff here, can't you?"

"Sure! On your life!" assented Tony. "All you want—*Dio mio!*—yes!"

"Would it grow all over my place?" feverishly demanded old Johnny.

Tony gasped. The sudden vision of a hundred acres all in garlic was awe-inspiring even to him.

"Padrone," he answered in slow, hushed tones, "you could grow here enough for many big cities."

Old Johnny clenched his unimpaired fist and banged it vigorously on the table.

"Then my mind's made up," he declared, the fire returning to his old eyes. "Not another grain of wheat will I plant! From now on I'm planting garlic and you're going to be my full partner, do you understand that?"

"But, padrone," pleaded Tony, "such vines; such peaches; such melons ——"

"Not another word!" shouted old Johnny. "I've always been a one-crop man. When I go for anything I go for it with both barrels. Garlic and nothing else! I'll show them I can be a king of something!"

"*Dio mio!*" whispered Tony with all reverence. "One hundred acres!"

Two years later John Hogaboom, one-time wheat king of the San Joaquin Valley, beamed over this paragraph in the Stockton Gazette:

"John Hogaboom, Garlic King of the San Joaquin, leaves for San Francisco today for a conference with Peter Lucchetti, the Cabbage Baron. Mr. Antone Jusi, Mr. Hogaboom's partner, will look after his interests while he is absent. Mr. Hogaboom was formerly one of the wheat kings of the San Joaquin and is still in rugged health for his years."

The New Route

Oh, we have known the gales that blow
About the Polar Sea,
And battled racing tides that flow
And combers rolling free.
We've fought the winds that roar so raw
And chill men to the core;
But now we go by Panama—
We'll round the Horn no more!
No more!
We'll round the Horn no more,
And bones of good men shall not bleach
Upon that cruel shore.
Past Colon town we shape our course,
We'll round the Horn no more!

The storms came shrieking from the Pole,
The ice floes clogged our course,
And on our beam-ends we would roll
Beneath the tempest's force.
That was a voyage meant for Men—
Stout-hearted men of yore;
But we'll not brave that course again—
We'll round the Horn no more!
No more!
We'll round the Horn no more,
But loiter through the calm Canal
That cuts from shore to shore,
And rob the breakers of their prey.
We'll round the Horn no more!

Oh, you who follow after us
Shall take the better way,
Nor try the passage perilous
We ventured in our day.
Yet we are glad that we have known
The perils that we bore,
And thank our stars that day has flown—
We'll round the Horn no more!
No more!
We'll round the Horn no more,
And bones of good men shall not bleach
Upon that iron shore;
For now we go by Panama.
We'll round the Horn no more!

—*Berton Braley.*

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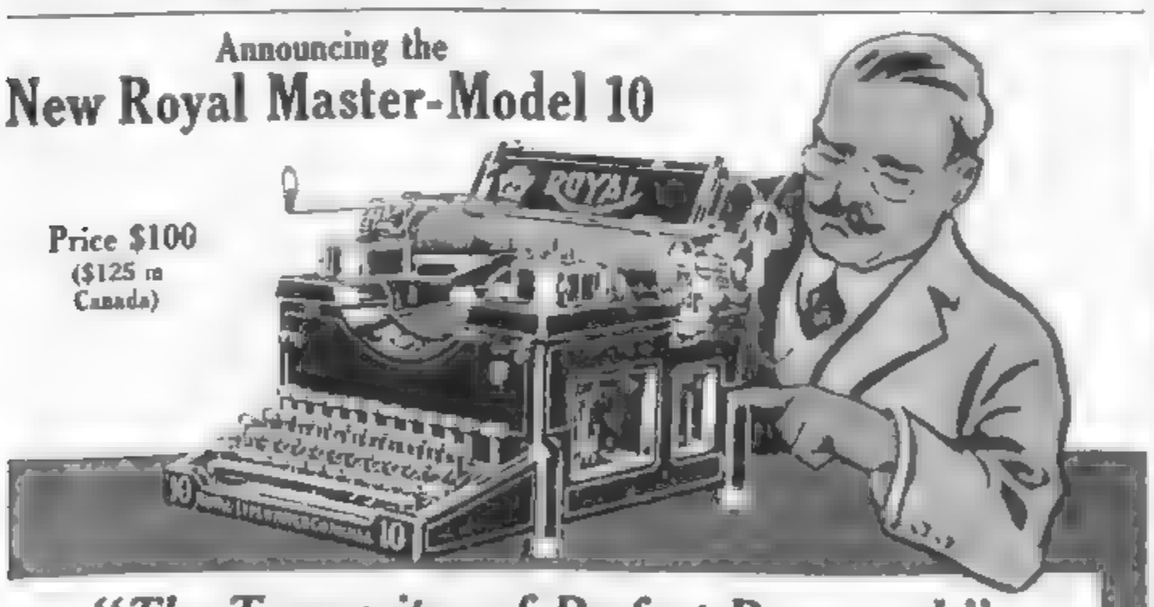

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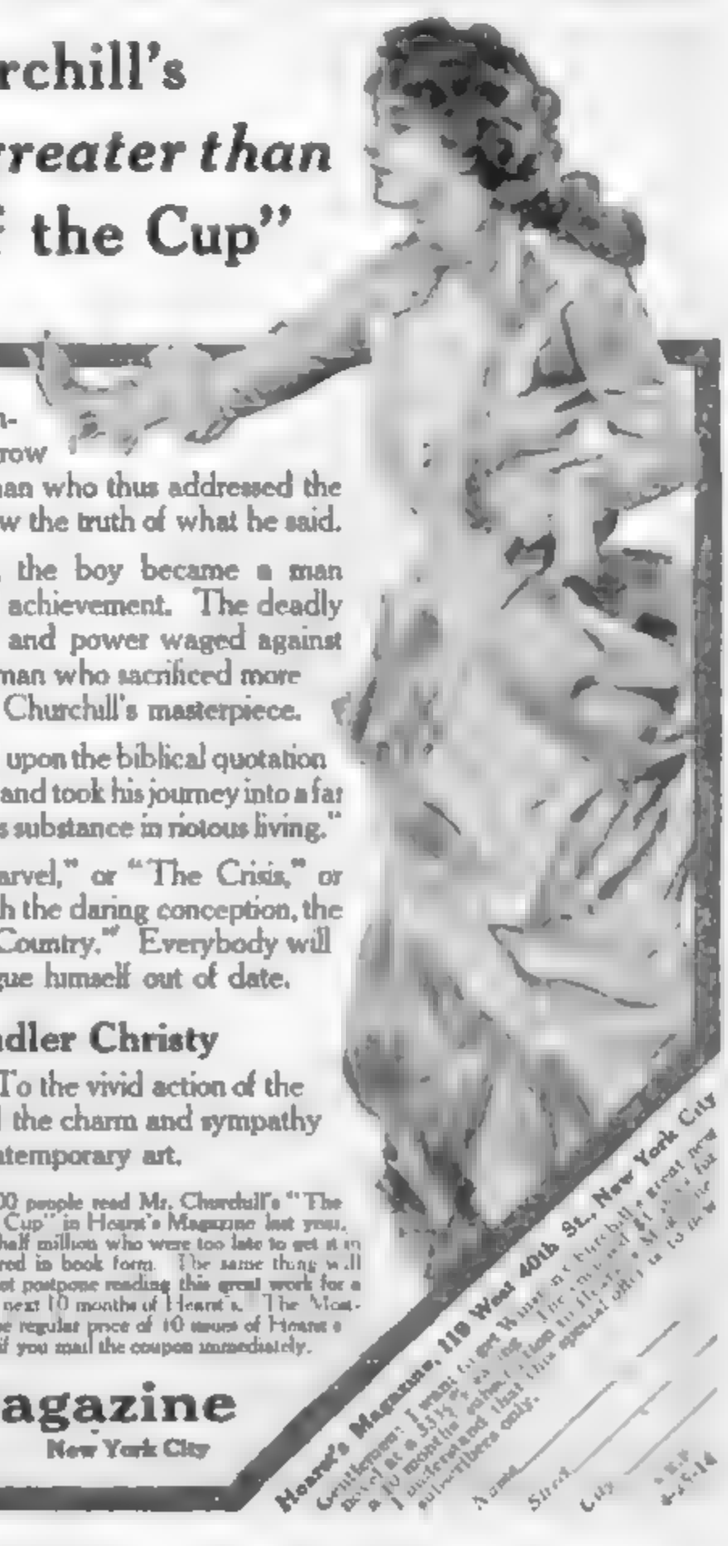

"—if you ever want another man's wife when you grow up, God help him." The man who thus addressed the stripling before him little knew the truth of what he said.

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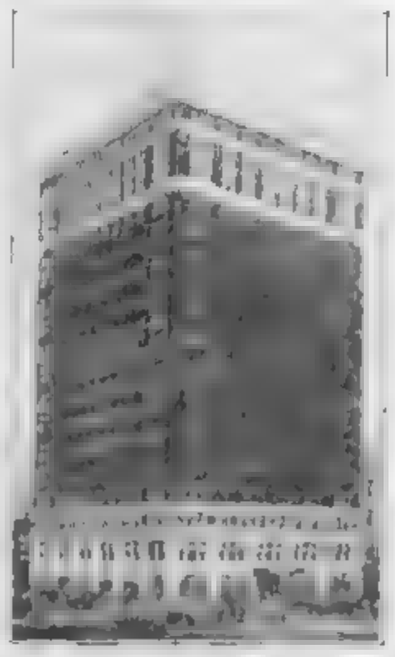

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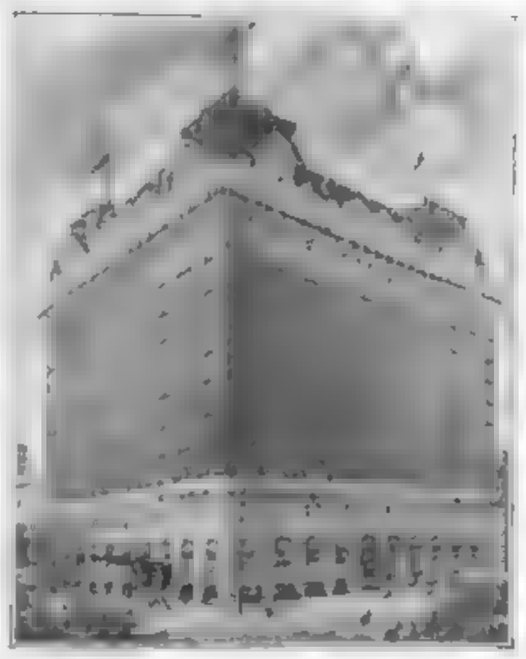

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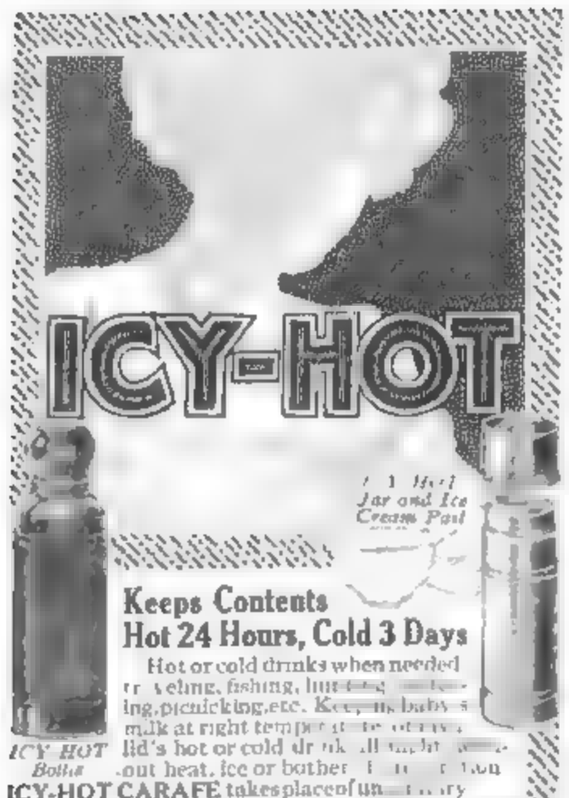

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THE FIRST YEAR

(Continued from Page 4)

Court in the oil and tobacco cases has made it impossible for the honest business man to know what is permitted and what is forbidden. The reasonableness of the restraint of trade attempted has been made a matter of individual opinion, and until the highest judge has made his last guess the citizen is in a state of uncertainty. A clear and explicit definition of the things prohibited is therefore necessary for the protection of the innocent and for the punishment of the guilty.

The establishment of an Interstate Trade Commission is the fourth remedy recommended. It will be the business of this commission to gather information for the Government, to impart information to the industrial world, and to prescribe the details of regulations that cannot be embodied in statutes. The growth of the work of the Interstate Commerce Commission suggests the possibilities that open before a trade commission that shall have for its object the establishment of equitable relations between corporate producers and the producing public, as the Interstate Commerce Commission endeavors to establish equitable relations between railroads and their patrons.

Fifth, the President recommends that in case of violation of the anti-trust law the punishment shall be visited upon the guilty individuals rather than upon the corporation. This has two advantages. In the first place, the stockholder does not consciously participate in the act complained of, and therefore does not stand in the same attitude toward the law as the managing director or official who deliberately violates the law. In the second place, a fine imposed upon a corporation carries no disgrace with it, whereas individual punishment does. This distinction alone is sufficient to account for the indifference now felt toward the anti-trust law by those who manage our great corporations. An ounce of imprisonment inflicted upon an individual is worth more than a pound of fines collected from corporations.

Latin-American Policies

These are the principal proposals made by the President for the elimination of the principle of private monopoly. How far he will succeed in securing the necessary legislation to carry out these principles remains to be seen, but his success thus far encourages us to believe that he will have the support of Congress in the enactment of all the remedial measures he has outlined.

The foregoing enumeration of work accomplished and tasks begun would seem like an abundant record for a single year. But the story is not yet finished. The President has asked for legislation enabling the farmer to utilize his credits to a greater extent than he has been able to heretofore, and a measure is being prepared embodying this relief. Congress has authorized the construction of a railroad in Alaska for the development of that territory, and a plan has already been prepared for the regulation of the use of water power.

And then to make sure that the Government, once freed from the control of favor-seeking corporations, shall not again become their spoil and prey, the President has recommended the enactment of a law that will provide for the nomination of presidential candidates at party primaries. A number of interesting questions have been raised in the consideration of this subject, but where there is an evil to be remedied and a genuine desire to remedy it, differences can always be harmonized.

While the President has been busy with domestic questions he has been developing a foreign policy that has so far won the approval of the country. In Latin America his aim has been to encourage, as far as this nation can do so, the establishment and maintenance of constitutional government. One of his first official utterances was directed against revolutions through which ambitious men seek to seize and use the government for the advancement of personal ambition or interest. He said:

"We hold, as I am sure all thoughtful leaders of republican government everywhere hold, that just government rests always upon the consent of the governed, and that there can be no freedom without order based upon law and upon the public conscience and approval. We shall look to make these principles the basis of mutual

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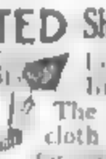

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The only 2 cylinder rowboat motor. The latest, finest thing in detachable rowboat motors. Is the only thing on the market. Air cooled. Powerful, but quiet and smooth running, and *noiseless*. Starts on the first "Kick" and reverses easily.

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Full 3 H.P. Drives the boat. Weedless Rudder

Overcomes vibration, the biggest objection to rowboat motoring. All revolving and reciprocating parts perfectly balanced. Fits any rowboat—can be steered with engine shut off. Weedless rudder and propeller. *Cost less per horse power.* If you are going to buy a rowboat motor this is your best bet. Full particulars on request. *Agents wanted.*

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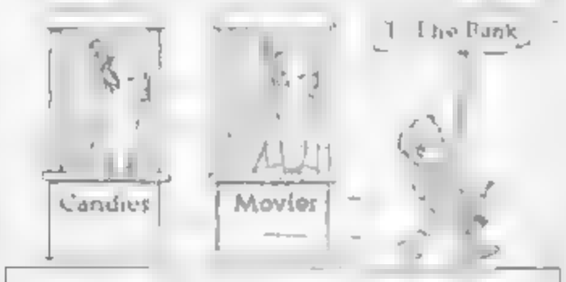

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should represent not a tax or a problem but a method of teaching him thrift and the value of money. How thousands of parents are applying the method to their sons' future success, is explained in our illustrated booklet, "What Shall I Do With My Boy?"

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YOU can't tug, twist or yank a bristle from a Rubberset Tooth Brush. And now we have improved it,—if you can imagine this as possible. We've made the safety tooth brush safer and more durable—and we've reduced the prices to 25c and 35c.

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—in its improved construction, is composed of numerous, individually-perfect little brushes and tufts. All are moulded into the solid handle—water-tight and sanitary.

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Each brush in individual, sanitary package. The price is 25c and 35c—the same as you pay for the ordinary tooth brush. Ask for, insist on, and GET!—R-U-B-B-E-R-S-E-T

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LAST Spring an inexperienced man answered one of our advertisements calling for representatives to secure subscriptions for *The Saturday Evening Post*. During July his earnings were $461.80—Seventeen Dollars a Day. During the entire summer he averaged over Eight Dollars a day.

17 Dollars a Day

We do not refer to him because of his success. Many others earned more. But we do refer to him because, being inexperienced, his earnings offer a fair standard by which can be forecasted the profits of any energetic representative.

These liberal earnings are attributable only in part to the natural ability of the persons themselves. They are due principally to the widespread demand for the publications represented.

We require the services of young men and young women all over the country to look after the subscription business of *The Saturday Evening Post, The Ladies' Home Journal* and *The Country Gentleman*. For this work we pay commission and salary.

It can be done in leisure hours and no experience is required, for we stand behind our representatives and tell them how to work. If you want to try it, write today.

Agency Division, Box 281

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intercourse, respect and helpfulness between our sister republics and ourselves. We shall lend our influence of every kind to the realization of these principles in fact and practice, knowing that disorder, personal intrigues and defiance of constitutional rights weaken and discredit government, and injure none so much as the people who are unfortunate enough to have their common life and their common affairs so tainted and disturbed. We can have no sympathy with those who seek to seize the power of government to advance their own personal interests or ambition. We are the friends of peace, but we know that there can be no lasting or stable peace in such circumstances. As friends, therefore, we shall prefer those who act in the interest of peace and honor, who protect private rights and respect the restraints of constitutional provision. Mutual respect seems to us the indispensable foundation of friendship between states, as between individuals."

President Wilson has aided legitimate enterprises, and has sought to assure our investors a welcome in Central and South America, by compelling an adherence to the highest business ideals. In refusing to indorse the so-called Chinese loan, he announced his opposition to methods that involve the principles either of monopoly or of interference with the rights of the country whose development is being undertaken. In the Japanese question, which arose out of the anti-alien land laws of California, he has endeavored to secure equitable treatment for the Japanese and to prevent any discrimination based upon race or nationality.

Provisions of the Peace Plan

The Peace Plan, which by authority of the President was offered to all the world, has made extraordinary headway. In less than a year the principle embodied in the plan has received indorsement from thirty-one nations, representing more than three-fourths of the population of the globe. Treaties have been concluded with thirteen, and agreement is near with several other nations. The plan provides for an investigation in all cases of international differences without any exception whatever, each nation reserving the right to act independently after the investigation. The advantages of the plan are threefold:

First, time will be allowed for investigation—the time agreed upon in the treaties already made is one year—and time itself is an important element in diplomacy. The war spirit is the spirit of anger and of passion. When men are angry they talk about what they *can* do; when they are calm they talk about what they *ought* to do. With nations, as with individuals, an interim between the offense and the time for retaliation is quite sure to result in an adjustment of differences. It would be well-nigh impossible to declare war after twelve months' reflection.

Second, the period of investigation gives an opportunity for the separation of questions of fact from questions of honor, and when the separation is made it is usually found that the facts can be reconciled and explanations exchanged in case an offense against honor has really been committed.

Third, efforts to promote peace have an educational value. They cultivate the spirit of peace, which, after all, is the controlling force. Men used to regard war as a necessity and to think in terms of blood; now they regard war as unnecessary and seek the means by which it can be prevented. As education increases men are able to take a more intelligent view of the subject, and intelligence is a champion of peace. An awakening conscience pleads even more strongly against force as a means of determining issues. Right is becoming more powerful and mere might less respected.

The spread of the democratic idea of government is also contributing the weight of its influence toward the cultivation of a public opinion favorable to peaceful methods. The masses bear the burdens of war, while a few win its glories and prosper through the expenditures that it compels. All the great forces of society are at work on the side of peace, and the President not only is in sympathy with them, but gives to them enthusiastic support.

Thus endeth the first year of the administration of Woodrow Wilson. If we can judge the remainder of his administration by that which has already become history, it will be marked by a large contribution to the public welfare, a contribution that will be as permanent as it is large.

Photo from life

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You get it, at $1.50 up, in the

Emery Shirt

sold by dealers nearly everywhere. The shirt that is not only the criterion of fashion, but also sets the standard of value in men's high-class shirts:

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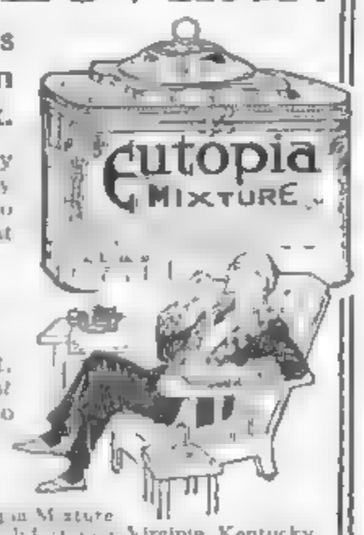
Send for this pound can at our Risk.

Don't send us any money—just say you are willing to be convinced that

Eutopia Mixture

is the richest, sweetest, coolest and best tobacco for pipe or cigarette you ever smoked.



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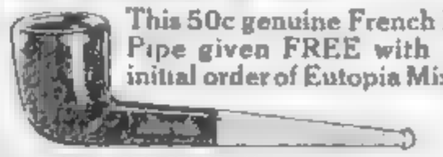
We sell Eutopia Mixture at $1.50 per full lb. and by mail only. [illegible] all of tobaccos that don't cost you double that price



This 50c genuine French Briar Pipe given FREE with each initial order of Eutopia Mixture

HERE IS OUR OFFER. *We will, upon request, send you one pound of Eutopia Mixture and the French Briar Pipe, carriage prepaid. Smoke ten pipefuls, and if you are not pleased return it at our expense. If you DO like it simply send us the price $1.50.*

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The Bashful Boy

Self-confidence is a quality too many young boys lack. They are bashful in the presence of strangers. They know there is nothing to be afraid of, but still their tongues are tied. Their reserve is not merely respectful deference to their elders, but sheer embarrassment.

The parents' problem is to teach the boy self-possession without encouraging an impudent manner. By encouraging him in a certain form of recreation in which polite assurance is essential, the boy can be helped to strengthen his personality.

Thousands of parents are now employing this method to teach their boys respectful self-confidence. Just how it is done is explained in the booklet "What Shall I Do With My Boy?" A copy will be sent you free upon request. Write today to

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THE CURTIS PUBLISHING COMPANY

Philadelphia, Pennsylvania

Credit Paper

WE MAY speak truthfully of the strength of paper; yet how like a paradox it sounds! From childhood we have been accustomed to take frequent liberties with the flimsy material, to fold and rend it according to our lightest whim, and now to speak of it as strong! But strong it is, and the business world of America is bound into a cohesive whole by the fibres of millions of notes, checks and drafts, which pledge the honor and credit of its citizens.

In this paragraph we shall attempt to define three kinds of commercial paper—bills of exchange, promissory notes and bank checks—that are all business contracts. They are contracts, however, as to which business convenience decrees that the form shall be just as important as the substance. If I am hiring Regan, the contractor, to build my house and we fall out over our agreement, the court will consider every possible point connected with the transaction, in order to determine what our mutual intentions really were. But if I employ Regan to do the work and give him a promissory note in payment of his services, our rights, so far as that note is concerned, are largely determined by the exact form in which I issued it, taken in connection, of course, with the subsequent indorsements—that is, whatever written additions were afterward made to it in the course of business.

The vital feature of bills of exchange, or drafts as they are generally called, promissory notes and bank checks is their negotiability. That is to say, they are a special class of contracts, which are so framed and so favored by the law that, if certain rules are adhered to, they can be passed from man to man quite as freely and far more conveniently than actual cash.

An ordinary contract may be assigned or transferred from one to another. Thus, if I have agreed to furnish a large factory with knitting machines I may assign my right to be paid for doing so to Bogardus for a valuable consideration. Suppose, though, that I misrepresented some important feature of my knitting machines to the Success Textile Company, which ordered them, and after I have transferred my rights in the contract to Bogardus they find it out. Under such circumstances the Textile Company can employ the defense of misrepresentation against Bogardus just as readily as they could against me, for he has simply stepped into my shoes and is in no better position than I would be had I remained a party to the contract.

Now this is just where drafts, notes and bills, or, as they are often called collectively, negotiable instruments or commercial paper, differ radically from other contracts. While still in the hands of the original parties who gave them birth, they are subject to any defenses which one may have against the other, so that, if Curzon gives a promissory note for one hundred dollars, due in sixty days, to Plaisted, and then finds that through mutual dealings Plaisted really owes him five hundred dollars, he may, at the end of the sixty days, refuse to pay Plaisted the note and demand instead four hundred dollars from him. Suppose, however, that Plaisted has, meanwhile, sold the note to Rangely, who knows nothing of his debt to Curzon, can Curzon still set off Plaisted's debt and refuse to pay Rangely the note? Undoubtedly he cannot do so.

Such a case illustrates the distinguishing characteristic of commercial paper. Like a bird which has flown from the parent nest it is freed from any defenses which the original parties to it may have, just as soon as it has been purchased, in good faith and for a valuable consideration, by some third person. In every other form of contract the rule is otherwise: land bears its burdens from owner to owner, the assigned mortgage conveys no better title to the purchaser than the assignor had to give; but for the purely practical reason that, in trade, there must be some convenient representative of specie, which may pass from hand to hand as readily as actual coin, a general agreement and strength of custom among merchants bred the three forms of credit paper: the bill of exchange, the promissory note and the bank check, all of which travel, in the words of a great jurist, as couriers without luggage, and to all of which an innocent purchaser, for value, gets an absolutely clear title.

This Book—Free
"Efficient Cost Keeping"
A clear, interesting and thorough treatment of the subject of costs, cost getting and how to profit by this information—full of the actual experiences of successful business men and the methods by which they have solved their problems.
This is a revised and illustrated edition of "Cost Keeping Short Cuts" and is just off the press. The first two editions were sent to 50,000 business men who personally wrote for copies of the book.
It has been used for the last four years as a text book in Universities of Michigan, Minnesota, Wisconsin, Indiana and several others.
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Burroughs Bookkeeping Machines cut the cost of keeping costs, just as automatic screw machines cut the cost of making screws. After a few minutes' practice on a Burroughs any bookkeeper or cost man can just about double his producing ability—on straight adding or calculating he can do from four to six times as much work. You can try a Burroughs Bookkeeping Machine in your own office, free and without obligation. O. K. the lower paragraph on the coupon.
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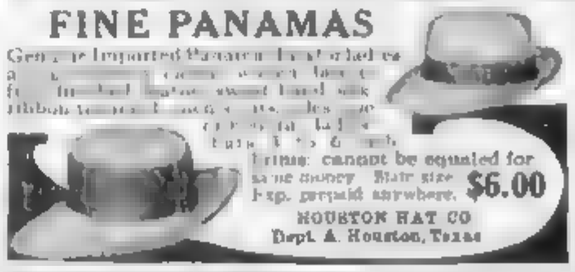
FINE PANAMAS



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NEW MODEL WATCH-SHAPED AUTOMATIC LIGHTER 50¢

Most attractive and useful article ever [illegible] gives an instantaneous [illegible] tery, nonexplosive [illegible]

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Write for wholesale terms and prices.
A. Brandt Mfg. Co., 140 Duane St., N Y

6% Interest on $100 Deposits and Multiples, and 5 per cent on smaller sums. Absolute security through Trustee holding $3,000,000 of approved First Mortgages and $850,000 Capital, Surplus and Stockholders' individual liability. Under State supervision. Write for [illegible] booklet and [illegible] today.

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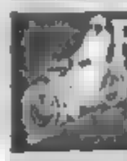

Ride a Motorcycle

Learn how to select a machine best suited to your requirements. Get a copy of the MOTORCYCLE MANUAL; motorcycle construction [illegible]

20 cents post-paid. MOTORCYCLE MANUAL, 55-56 Chambers St., New York

COLUMBIA SHIRTS

The best shirt on earth!

"Made since 1878," in every desirable style—$1.50 and up. Ask to see *our special summer* shirt "Cufturn" with reversible cuffs, soft or stiff.

Color, workmanship and fabric of all shirts bearing the Columbia label are unconditionally guaranteed—a new shirt for an unsatisfactory one!

If your dealer can't supply you, write

Columbia Shirt Co., Inc.
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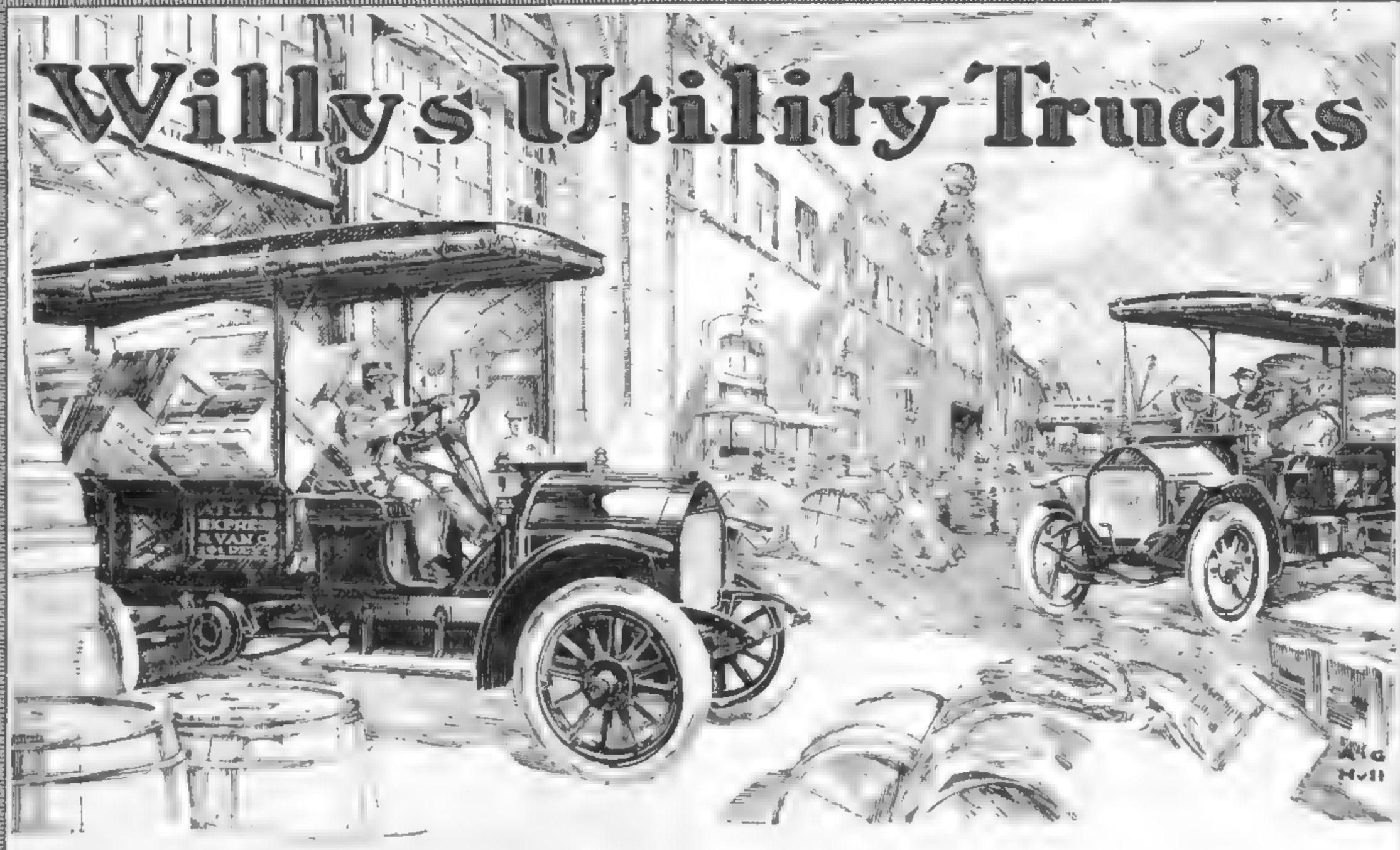
Willys Utility Trucks



Getting More Business

Longwell's Transfer Company of El Paso, Texas, states:

Two Willys-Utility Trucks are doing the work formerly performed by twelve horses, and they are covering from thirty to sixty miles a day. I am amazed at the low cost of upkeep, and before long expect to have five Utility trucks in service.

Jacob Piper, (Grocery and Meat Business) of Luna, Ohio, states:

The Willys-Utility Truck has proven a profitable investment in every sense of the word. Business has increased during this time 25% owing principally to the extended delivery radius and the prompt service our old and new customers now enjoy.

Our truck makes from five to six trips a day, averaging 200 stops, the total daily mileage being from 45 to 50 miles.

The Cleveland News of Cleveland, Ohio, states:

The Willys Utility Truck makes a run every morning to Akron loaded with from twelve to seventeen hundred pounds of Cleveland Leaders and returns empty. This is a round trip of eighty miles, ten miles of which are over very bad roads. Besides this the truck makes a run in the city of Cleveland, in the afternoon on our baseball edition, which I should say was in the neighborhood of twenty-five miles.

John F. Harting of Webster, N. Y., states:

Yours of the twenty-fourth instant requesting me to write you as to whether the Willys Utility Truck purchased of you proved good and all about it, at hand.

I can say that I am well pleased so far having run the car about five months without hardly any trouble and no great expense except the price of lubricant and the gasoline, making as high as four trips to Rochester daily a distance of about seven miles and I have never refused to go in cold or warm weather.

I have had no punctures in front tires so far.

It is a money maker for me as a trucker and can do double the business that can be done with team of horses with a great deal more comfort.

Theo. Becker of Geneseo, Ill., states:

Replying to your favor of the twenty-first inst. We beg to say that we are thoroughly satisfied with our Willys Utility Truck. It has helped us expedite our business materially as we are doing heating and plumbing in twenty-three small towns adjacent to Geneseo. Before buying the truck we were obliged to hire teamsters to do our hauling and in most instances it would take a man and a team an entire day to make one trip. Since having the truck we are making three trips a day over the same ground in the same length of time that it required a man and a team to make the one trip. These trips with man and team formerly cost us $7.50 per trip together with the expenses for horse feed and board making each trip cost nine dollars. The truck is now making these three trips a day or $_____ profit every day for us. Operating costs have been very slight.

EVERY one is daily confronted with any number of commercial obstacles, snarls or questions that are difficult to overcome, smooth or straighten out. It is either "*how*" can we cut selling expenses—or "*how*" is Jones doing—or "*how*" is so and so's credit—or "*how*" were yesterday's orders, and so on until it just seems as though business is one continual "*how*" after another. Yet all these are secondary to the biggest and most burning "*how*" of all, namely—"*how can we get more business?*"

Broadly speaking the only way you can get more business is to utilize your working time to better advantage.

You *cannot* lengthen your days. But you *can* accomplish more work in the same time by adopting modern methods. Modernize your business, and your bank balance has got to increase in proportion. It never fails.

Willys-Utility Trucks conserve time. If you haul things, *no matter what*, they make it possible for you to do in *15 minutes*, work that heretofore took *60* minutes. They permit *two men* to do the work of *six*. They make *forty deliveries* where horses make but *fourteen—and often less.* They make it possible for you to reach out for *new* and *undeveloped* business because they give you and yours *the time* and the means to do it with. They create *new* business—*increase* old business and *get* more business.

Read the letters on this page. These concerns thought, as you probably do, that they could not use these trucks to advantage. *But* please note what they say. And we have letters from merchants in every line of business.

In face of these logical facts—what easier way can you see to make more money?

Willys-Utility Trucks are helping merchants all over the world to develop new business.

They are cutting down expenses and increasing the volume of business.

They can do the same for you.

And we can give you all the bona-fide evidence you want from merchants right in your line of business.

Also remember the Willys-Utility Truck costs 30% less than any other similar truck made.

Our representative will be glad to call and go into all details, plans, specifications, prices, costs, etc. He will call whenever you say. Literature and special body book on request.
Please address Dept. 151

The Willys-Overland Company, Toledo, Ohio

30 horsepower motor
120-inch wheelbase
Loading space 48 x 96 inches

Front tires 34 x 4½ inches, pneumatic
Rear tires 36 x 3½ inches, solid

$1350

Price Includes Chassis and Driver's Seat
Three-Quarter Ton
Body as shown $150 extra, f. o. b. factory

3-speed transmission
Double chain drive
Capacity, 1500 lbs.

Double expanding and contracting brakes
Complete equipment

THE LAME DUCK

Views of an Innocent Bystander

WASHINGTON, D. C.

DEAR JIM: Were you a truckler or an antitruckler? Did it outrage your sense of political honor to violate a section of the Baltimore platform, or didn't you give a hoot?

I ask you these questions because by the time you read this you will have had an opportunity to look over recent proceedings in the once perturbed but now placid capital of the nation; because you will have viewed those eruptions and disruptions in the cold gray dawns of several mornings after. How about it, now that the tumult and the shouting have died, as R. Kipling was wont to inquire? Is all lost, including American supremacy on this continent? Or not?

And don't you think the reverse-English forensic honors, and all of them, may justly be handed to Champ Clark for his unrivaled performance of increasing a favorable vote of thirty to a favorable vote of eighty-six by the simple expedient of opposing such favorable action?

You see, Jim, we go along stodgily for a time, and then it becomes absolutely necessary to put on a show. Talk about your tired business man who needs musical comedy to make him forget!—or make him remember, as it may happen. The tired business man isn't a marker in general lassitude and weariness to the tired congressman. He gets so tired his bones ache and his head aches, which, of course, is the same thing; and he howls for relaxation. So we take a nice little teapot, stir up a tempest in it, keep stirring until the stirrers fall exhausted, and then go on about our business of passing supply bills.

Congress is a good deal like a periodical drinker—it has to have a spree once in a while. We've just had one, and the number of burning brows and furred tongues that are being endured as I write this passes belief. We had our spree, all right; but, wow! how tough we felt the next day.

Blood on the Face of the Moon

While a combat like this one over the repeal of the free-tolls provision is going on it is all tragedy. There isn't a gleam of light athwart the murky skies. The newspaper boys go to it; and wreck of party, severing of lifelong alliances, disaster to the majority, closing of the career of the President, complicated political plots, surrender to England, sacrifice of our national honor, wounds that cannot be healed and breaches that cannot be repaired, are scattered profusely through the dispatches. The people read with amazement and shudder while they read about this frightful interparty strife. The dome of the Capitol rocks. The earth shakes beneath the tread of the opposing warriors. There is blood by the bucketful on the face of the moon!

They clash. The cheers of the victors mingle with the groans of the vanquished. Then everybody takes a bromide and comedy comes romping in. What was it all about? Well, sure enough, what was it all about?

Listen, Jim, and I'll tell you. It was all about one Woodrow Wilson, who happens at the present time to be the President of the United States; and though I confess that a certain amount of serious consideration should be given to episodes which, as the veracious chroniclers say, "have not been equaled since the stirring days of the Civil War," I call your attention to the fact that most of the chroniclers and many of the chronicled had not been born at the time of the Civil War; and a lot of them got into the game considerably after the Spanish War.

Our legislative history is speckled with episodes that, at the time, were said to resemble in intensity those of the Civil War; but nothing happened, Jim, and nothing will happen in the present instance save the voluntary and personal marking down to bargain-sale prices of a number of so-called leaders.

It was all about Mr. Wilson. You see, that able and alert President of ours, realizing that he must run his party if the party was not to stand still, early began running it. When Mr. Wilson, so remarkable is his fixity of purpose and his tenacity of mind, begins running anything, party or what not, he invariably runs that thing. Having determined that it was his duty in the premises to bring about certain legislative processes, he began to bring those legislative processes about. He found himself in conjunction with a House of Representatives that was largely Democratic and largely inexperienced. He concluded that this Democratic House of Representatives should be amenable to reason, and he reasoned with it.

However, he did not put all his faith in reason. If so be a club, say, or an ax, or any other impelling power of similar nature, was needed, he used it. In short, he ran his party and his party's Congress. He secured in ten months three big pieces of constructive legislation. He started several more, which in due time he will also secure.

Naturally there was resentment—not so much as you might think, but some. Inasmuch as it seemed to the resenters that Mr. Wilson intended to keep on in charge of the control, of the gears and of everything else, they determined to put one over on him just to show him that, though he may be an excellent chauffeur, he isn't the owner of the car.

Wailing Over the Platform

Circumstances were fortuitous, as circumstances sometimes are. Somebody—identity not yet disclosed—came along and told Mr. Wilson that it was a violation of treaty rights and a deep dent in national honor to allow the free-tolls provision to stand as law. Just who that somebody was is an interesting problem. There are rumors that it might have been Ambassador Page, and those rumors may be true.

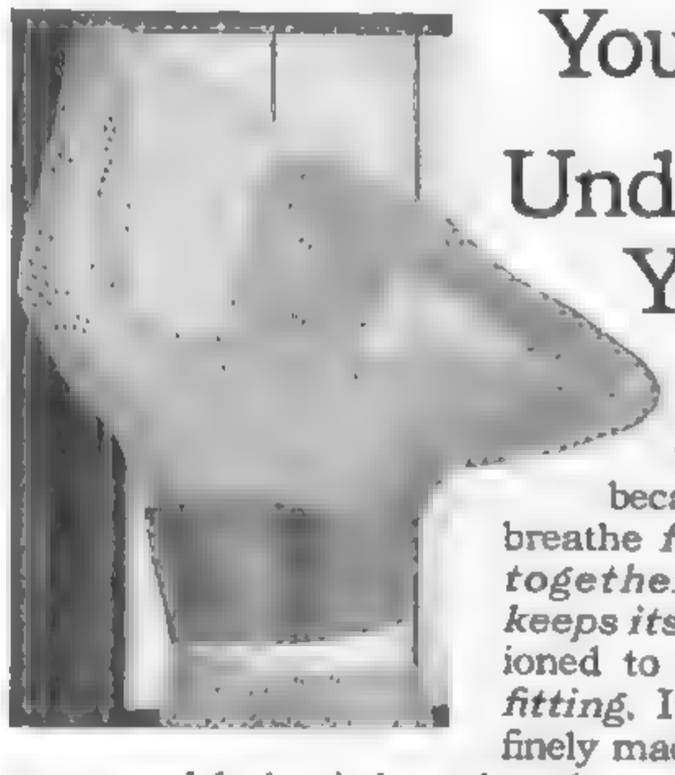
Mr. Wilson, having his attention called to this alleged violation of a treaty, insisted that the free-tolls provision should be repealed. Whereupon the opposition concentrated and decided that this was the time to show him he was not the entire works. It was a fine oratorical opportunity. There were reams of newspaper copy—of advertising—in it. National pride, aggression by England, truckling to foreign Powers, sacrifice of the Monroe Doctrine, we-built-the-canal-and-it's-ours, spirit of '76, and many other good talking and publicity elements, were there.

Furthermore, the Democratic platform, adopted at Baltimore, had a plank favoring free tolls for American coastwise ships. Mr. Wilson was elected on that platform. How could he desert the platform—that sacrosanct compendium of Democratic principles—to abandon a single phrase of which were political treachery of deepest dye? They grabbed the platform. They wailed about it. They held up their hands in horror over its sacrifice. Treason? Why, Jim, to hear them talk, it was more than treason—it was assassination, foul murder, a crime unparalleled in atrocity. Would the President be privy to such an odious proceeding? they asked in shocked surprise. He would, he told them. Also he told them briefly but with sufficient emphasis to pass the repeal measure at once.

Well, that started it. All the anti-Wilson forces concentrated—and some not particularly anti-Wilson, but with leanings. As an opposition feature it had great possibilities. There was a chance for an appeal to party loyalty and party sincerity by holding up the platform declaration. There was a chance to appeal to patriotism by calling the proceeding truckling to England. There was a chance to go deeper than that and use the argument of ownership of the canal and payment therefor, and to exploit the outrage on the American genius that built it, only to turn it over to England! As a spellbinding, oratorical proposition it was a wonder.

Every tragic performance has its comic relief, and the comic relief in this was the wailing and caterwauling about the violation of the Baltimore platform. That, it seemed, was the crime of the ages. After it was all over I fancy most of the men who put such stress on the platform went and had laughs by themselves.

Well, they joined hands and decided they could whip the President. The movement seemed formidable, for Champ Clark, the Speaker, was in it; and Oscar Underwood,



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the leader of the Democrats in the House; and Claude Kitchin, who is to be leader if Underwood gets to the Senate; and John J. Fitzgerald, chairman of the Appropriations Committee; and Frank Doremus, the chairman of the Democratic Congressional Campaign Committee. They were all there, lined up vociferously against Wilson. Likewise they had active and able newspaper support.

The Wilson plan was to pass the bill as soon as possible, for none knows better than the President that delays are dangerous, and that the proper time to strike is when the leaders are hot, and while the rank and file are still cold to outside influences. A rule was brought in, limiting debate on the repeal measure to twenty hours, and forbidding amendment—as neat a bit of cloture as Uncle Joe Cannon ever perpetrated; an artistic gag.

In reality it didn't make any difference whether the debate was to run for twenty hours or twenty minutes. The status of the case was determined before the rule was brought in. The Wilson people were possessed of two chunks of information: The first was that the repeal bill was stronger than the rule; and the second was that the rule was strong enough to get by. The yammering and yowling on the floor made no difference. It never does.

I have seen numerous similar forays against presidents in my time, and cannot remember many that won. The situation is this: The President of the United States gets what he wants. Otherwise the members of his party in Congress do not get what they want. And as our statesmen are chiefly concerned in perpetuating themselves they ordinarily fall in with what a president desires. The little ethical question of violating a platform cuts no figure with them beside the greater question of standing well at the White House, in order to help themselves to remain in a position where they can have any standing at all thereat.

The President Stronger Than Ever

They passed the rule, despite the opposition of Clark and Underwood, and Kitchin and Fitzgerald, and Doremus and Mann and Murdock. They limited debate to twenty hours; but that was purely perfunctory. As soon as the rule was passed the fight was over; for after it was made certain that the repeal measure would be put before the House, as it was by a majority of thirty, there was nothing more to fear. If they couldn't beat a gag rule they couldn't beat anything. The rest of it was entirely theatrical. It was a show.

The calm, benignant, but somewhat insistent spirit of Woodrow Wilson was brooding over it all, and as a brooder in such circumstances Mr. Wilson challenges the admiration of the world.

It wasn't a question of betraying the party or violating a pledge or truckling to England, or anything else of that nature, with most of those Democrats. It was the purely personal question of standing by a Democratic President who had proved himself greater than his party, and expecting that he, in return, would stand by them. That was all there was to it! With the heroics and the flubdub and the grandstanding and the humbug cut out of it, the questions of platform, or England, or right or wrong of tolls, had no more to do with the result than the question of rainfall in the Sahara.

Mr. Wilson, convinced he was in the right, demanded the repeal. He is President of the United States. Also, he is a Democratic President of the United States. Wherefore, out of a total of two hundred and ninety Democrats, only fifty-two voted with the leaders and against the President. The percentage in our politics, my dear Jim, is always with the White House.

So that is all there was to it. The defeat of the leaders merely emphasized the strength of the President.

There is no cloture in the Senate. Those deliberate gentlemen will growl and groan over the repeal for many weary days; but when the test comes, Jim, the chances are strongly in favor of a simular performance over there—the chances, Jim, are that the President will win after the dignified but highly oratorical senators have exuded hot air for a few days; for the Democrats have a majority in the Senate and will have some Republican help. And, as I have remarked, in cases of this kind, even as influencing the ungaggable Senate, the percentage is always with the house—that is, the White House.

Yours, perfectly calm, BILL.

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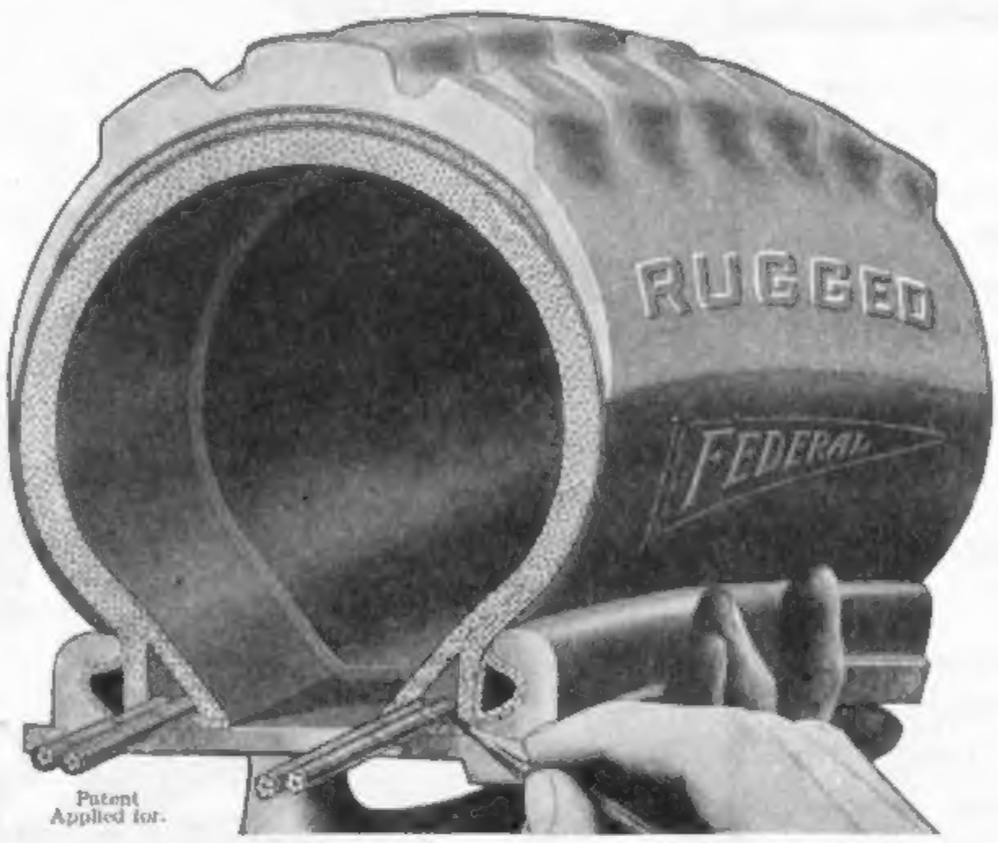
Last May the first Double-Cable-Base tires were shipped from the Federal factory.

Thousands were sold during the summer.

By August we began receiving the most favorable comments from Federal users and Federal dealers. Just voluntary comments on the splendid service Federal tires were giving.

They said Federal tires showed no rim-cutting, no side-wall blow-outs just above the rim, no tube-pinching, no slipping from the rim.



Federal users were experiencing none of these common, cos*tly* and dangerous tire troubles, but they didn't know *why*. Well this was why. They were using Double-Cable-Base tires, the new construction that makes *impossible* these tire troubles.

When, last winter, it had been shown as a *certainty* that our exclusive Double-Cable-Base construction was the *biggest improvement in the whole history of pneumatic tires,* we told the tire dealers of the country all about it.

By pictures we showed them the exact manner of construction. They said it marked a new era of *extra service.* Their advance orders for Double-Cable-Base tires indicated a *sweeping success.*

From our very first announcement to the public—the car *owners* of America—there has been a tremendous demand for this new type of car.

How Double-Cable-Base Tires Eliminate Costly Troubles

Thousands of owners are equipping with Federal Double-Cable-Base Tires.

These owners understand *just how* double-cable-base tires give extra service.

They understand how, by the use of heavy double steel cables of great strength in the base of the tire, instead of many small wires, the tire is *anchored firmly to the rim* so that the inner tube *cannot* slip under the base and be destroyed and the tire *cannot* slip off the rim.

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Double-cable-base construction means a saving of *millions* to tire users.

Federal Tires, straight wall and quick detachable clincher styles, are made *only* with this new double-cable-base construction.

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Equip now with Federal Tires and *begin getting extra service.*

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A Royal Beauty Secret *from* Ancient Egypt

READ THIS TRANSLATION

(1) *As for her who desires beauty,*
(2) *She is wont to anoint her limbs with / oil of palm and / oil of olives.*
(3) *There cause to flourish these / ointments the skin.*
(4) *As for the oil of palm / and oil of olives, / there is not their like for revivifying, making / sound and purifying the skin.*

EXPLANATORY NOTE

This is a translation of the story of palm and olive oils written in the hieroglyphics of 3,000 years ago.

The characters and the translation are correctly shown according to the present-day knowledge of the subject.

Read hieroglyphics down, and to the right.

Today one of ancient Egypt's lost arts is becoming universal knowledge. Apparently Nitocris, Hatasu, Cleopatra, and other queens of Egypt, all used Palm and Olive Oils at their daily toilets.

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So we use them in Palmolive Soap. We unite them in a scientific blend which greatly enhances their old-time efficacy.

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